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DETERMINANTS OF CONSUMPTION PATTERNS OF SOCIETY IN ISLAMIC ECONOMICS

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Abstract

This study aims to analyze the empirical impact of the minimum wage, inflation, and basic commodity prices on public consumption patterns in Bandar Lampung City from 2015 to 2024, evaluated through an Islamic Economics framework. A quantitative approach was deployed, using secondary data with 40 time-series observations analyzed via Multiple Linear Regression through EViews 12. The partial t-test results reveal that the minimum wage has a positive and significant effect on consumption patterns. Conversely, inflation and basic commodity prices exhibit no statistically significant partial effect. However, the simultaneous F-test confirms that all three variables collectively exert a significant influence on public consumption. This study concludes that public consumption behavior in Bandar Lampung is highly rational and adaptive. Amid regional economic pressures and lifestyle modernization, the community structurally prioritizes the fulfillment of dharuriyyat (essential) needs over non-essential spending. This behavior aligns with the principles of maslahah and Islamic consumption ethics, where the minimum wage serves as a crucial anchor to maintain life balance and socioeconomic welfare.

Keywords: *Minimum Wage, Inflation, Commodity Prices, Consumption Patterns, Islamic Economics*

INTRODUCTION

Humans basically have a variety of needs in their lives, including clothing, food, and board, which are the most frequent needs of interest to humans (Hanifah, 2022). To meet all these needs, sufficient funds are needed; these funds are obtained when people work and get wages in accordance with the agreement (Hasibuan & Dalimunthe, 2023). Along with increased economic growth, each region has different economic growth, so it sets the minimum wage to regulate the ability of the region to provide wages to its employees (Farisi et al., 2022). The minimum wage greatly affects the price of necessities in each region. The increase in wages tends to encourage people to raise their consumption patterns as well. If the minimum wage tends to be low, then the community will have a slightly different consumption pattern (Athallah et al., 2025).

In the economic context, the analysis of the effect of Minimum Wage, Inflation, and Commodity Prices on the Consumption Patterns of the People of Bandar Lampung City is grounded in the Islamic Economics perspective, based on the command in QS. Hud [11]: 85. Meaning: "And O my people! Give full measure and weight in justice and do not deprive people of their due and do not commit abuse on the earth, spreading corruption." (QS. Hud 11:85)

This verse implies that Healthy and Stable Consumption Patterns, characterized by behavior that is neither extravagant (israf) nor miserly (iqtar), and is in accordance with Sharia requirements, are an integral part of a just economic system. This moderate and rational consumption is crucial because it creates a conducive investment climate, as investors can see the existence of sustainable market demand. Therefore, a fair Minimum Wage must be balanced with controlled Inflation to maintain real purchasing power. This balance is important for encouraging productive consumption, which in

turn strengthens the real sector and is able to attract investment (Tantiana et al., 2025). In Islamic Economics, all these variables must mutually reinforce one another to create social justice, public benefit (maslahah), and halal economic growth (Munir, 2023). In Islamic Economics, the synergy of all these variables is directed towards creating social justice, public benefit (maslahah), and halal economic growth (Harianto & Wardhani, 2025).

Bandar Lampung is the capital of Lampung province and is the center of activities for government, politics, social, education, and culture, as well as activities related to the economy. In 2019, Bandar Lampung had a population of 1,051,500 people with a sex ratio of 101, which means it had a greater number of male residents than female residents. Tanjung Karang Timur district became the area with the largest population density, with 19,633 people/KM, while Sukabumi district became the lowest density with 2,609 people/KM. From 2019 to 2023, Bandar Lampung experienced significant developments in the hospitality and shopping center sectors.

Table 1

The Development of the Accommodation And Culinary Sector Of Bandar Lampung City

Year	Hotels	Cafes
2018	-	196
2019	112	235
2020	118	432
2021	133	653
2022	158	798
2023	186	-

Source: Central Bureau of Statistics (BPS)

In 2019, there were 112 hotels built in Bandar Lampung, and in 2020, there was an increase to 118 hotels. In 2021, there was an increase to 133 hotels, then in 2022, there was an increase back to 158 hotels, and in 2023, there was an increase back to 186 hotels. In 2018, cafes in Bandar Lampung numbered 196 cafes, and in 2019 increased to 235 cafes, and in 2020 increased back to 432 cafes, then in 2021 increased back to 653 cafes, and in 2022 increased to 798 cafes.

The development of the shopping sector in Bandar Lampung between 2019 and 2023 shows a transformation towards modernization, integrated facilities, and increased scale with the presence of international brands. In the shopping & status center, there are at least 7 main malls/centers, including Mall Kartini, Ramayana, Plaza Lotus, Simpur, Chandra, and Boemi Kedaton, and in 2021, there is no significant new data, but the transformation of Plaza Lotus to KIM is planned. Opening of Lampung City Mall and expansion of entertainment & lifestyle facilities. The hospitality and shopping sectors significantly influence people's consumption patterns by expanding the definition of needs, encouraging a consumptive lifestyle, causing a shift in household spending towards leisure, triggering new social and cultural trends in consumption, but this also requires people to be wiser in managing finances, so that consumption does not become a financial burden (Amory et al., 2025).

In addition, the facilities and infrastructures in Bandar Lampung are increasingly luxurious with the increase of shopping centers, cafes, entertainment venues, and tourism that aspects of transportation and toll road renewal, airport expansion, vital road repairs, large shopping and entertainment malls and modern lifestyle centers, cinemas, cafe bars and hanging out dozens of thematic and aesthetic

cafes outdoor tourism and education spots, butterfly parks, sports marine tourism and large-capacity stadium events, national-scale events city management, smart cities, clean water, green urban space is a clear proof that the facilities and infrastructure of Bandar Lampung are not only increasing in quantity, but also increasing in quality towards a modern city that is comfortable and attractive for citizens and tourists (Sorayaa et al., 2021). In Islamic economics, consumption in the hotel sector is permissible if it meets sharia principles and is not excessive. Hotels could also adopt a sharia-compliant approach to stay relevant to Muslim consumer preferences amid economic pressures (Budiman, 2024).

Healthy and stable consumption patterns (not wasteful, not too frugal, according to Sharia requirements) create a conducive investment climate, because investors see market demand (Alfajri et al., 2024). A fair and proportionate minimum wage encourages productive consumption, strengthens the real sector, attracting investment (Athallah et al., 2025). Inflation and rising prices of basic needs must be controlled so as not to reduce purchasing power and investment interest (Mulyani, 2020). In Islamic economics, all of these variables must be mutually reinforcing in creating social justice, welfare, and halal economic growth (Nurmadiansyah, 2021).

In the economy, the PBRB figure produced by Bandar Lampung is 59,507 billion rupiah. This GRDP figure has been increasing for the last 5 years, which indicates that the economic situation is getting better. The processing industry is the sector that contributes the most, amounting to 21.39%. Although this study has successfully tested the influence of conventional macroeconomic variables on consumption patterns of people in Bandar Lampung, as well as presenting an overview from the perspective of Islamic Economics, the fundamental research gap lies in the limitations of the independent variables used to measure Islamic consumption patterns empirically. This study tends to present only the Islamic perspective as a theoretical framework for reviewing the results, without explicitly including variables that reflect Islamic values, such as infaq/Sadaqah, level of religious knowledge, or ownership of non-ribawi assets, into the regression model. Therefore, future research can fill this gap by developing models that quantitatively integrate behavioral variables and spiritual values as predictors of consumption patterns, so as to provide stronger empirical evidence on how the implementation of Islamic economic values actually moderates or influences the relationship between economic factors and people's consumption patterns.

This study departs from the need to empirically examine the macroeconomic factors that dominate public consumption decisions in the city of Bandar Lampung throughout the period 2015 to 2024. The main problem raised is to analyze the extent to which the minimum wage, inflation, and prices of necessities have a significant influence, both individually and collectively, on the consumption patterns of people in the region. Furthermore, the study faces the challenge of not only presenting conventional statistical findings, but also of bridging and interpreting those results with the normative framework of Islamic economics, particularly the principles of consumption which emphasize the concepts of maslahah, balance, simplicity, and the attainment of spiritual goals.

This study identifies a fundamental research gap in the limitations of the independent variables used to measure Islamic consumption patterns empirically, where previous studies often only used the perspective of Islamic economics as a

theoretical framework without integrating spiritual behavior variables explicitly into regression models. The novelty raised in this study lies in an effort to bridge the findings of conventional statistics on the minimum wage, inflation, and prices of necessities in the city of Bandar Lampung, period 2015-2024, with a normative interpretation of Islamic economics that emphasizes the concept of maslahah, balance, and simplicity. Although this study is still limited to conventional macroeconomic variables, its novelty arises through the emphasis on the adaptive behavior of Bandar Lampung society in the face of regional economic pressures, such as a surge in the number of cafes and hotels that encourage a consumptive lifestyle while maintaining the priority needs of dharuriyyat (principal) as a form of actualization of Sharia values in the modern era.

The main purpose of the study on the effect of Minimum wage, inflation, and prices of necessities on consumption patterns of Bandar Lampung City for the period 2015-2024 viewed from the perspective of Islamic Economics is to analyze and test empirically how much influence the variable Minimum wage (UMK), inflation, and prices of necessities on consumption patterns of people in Bandar Lampung city during the period 2015 to 2024.

METHODOLOGY

Research Design

This study employs a quantitative approach with an explanatory research design to examine the causal relationships between macroeconomic variables and public consumption patterns. The spatial scope of this research is strictly focused on Bandar Lampung City, covering the temporal macro-dynamics from 2015 to 2024.

Population and sample

One of the most important factors is the population, which must be carefully considered if the researcher hopes to draw accurate and suitable conclusions for the location or research object (Sugiyono, 2020). The entire Bandar Lampung community served as the study's population.

The sample is a portion of the total population that population's common traits. The goal of choosing the sample is to reduce the number of research objects by monitoring only a portion of the population to gather information about the subject of the study (Sugiyono, 2020). The Central Statistics Agency (BPS) provided the 40 samples used in this study based on the minimum salary, inflation, demand prices, and consumption patterns of Bandar Lampung society between 2015 and 2024.

Operational Definition Of Variables

Operational definition is a research variable intended to understand the meaning of each research variable before analysis, instruments, and measurement sources are identified (Sugiyono, 2020). Four independent variables and one dependent variable are used in this investigation.

1. Dependent Variable
   The terms output, criterion, and consequent variables are frequently used to describe dependent variables. It is frequently referred to as the dependent variable in Indonesian. The dependent variable is affected by or results from the independent variable (Sugiyono, 2020). The public consumption pattern serves as the study's dependent

variable.

2. Independent Variable
   The independent variable influences or causes the dependent variable (bound) to alter or appear (Sugiyono, 2020). The minimum wage, inflation, and the cost of basics are independent variables in this study.

Table 2
Operational Definition Of Variables

Variable	Variable Definition	Indicators	Scale
Minimum wage (X1)	The minimum wage is a reward for services that have been performed by someone who is set with the lowest monthly wage by the government of Indonesia. The minimum wage that applies usually varies by region because it is adjusted to the needs in the area. With an adequate minimum wage, people can meet their needs well (Zulfikar Putra & Darmawan Wiridin, 2022).	The city's minimum wage	Ratio
Inflation (X2)	Inflation is the phenomenon of general and continuous price increases for goods and services within a specific time frame. Inflation occurs due to several factors, including the high circulation of money. With continuous inflation, people are required to be more selective in meeting their daily needs (widiarsih & Romanda, 2020).	The inflation rate every year	Ratio
Price of Necessities (X3)	Price is the exchange rate of money that must be paid to obtain the desired goods or services. Price is one of the marketing elements that companies use to make a profit. The price of any goods and services may vary depending on the cost of production and other elements associated with these goods and services (Pratiwi & Dwiridotjahjono, 2023).	Increasing the price of necessities in society	Ratio
Consumption Patterns (Y)	Consumption patterns are an arrangement of types of things that are consumed by individuals or groups within a certain period of time. Or commonly defined as the way a person or group meets their needs (Syahputri et al., 2023).	This variable is represented through data on average per capita expenditure per month or household consumption expenditure.	Ratio

Data Analysis Methods

The empirical data were analyzed using Multiple Linear Regression analysis, processed via EViews 12 software. The mathematical formulation of the structural model is expressed as follows:

$$\mathbf{Y_{it} = \alpha + \beta_1 X_{1it} + \beta_2 X_{2it} + \beta_3 X_{3it} + \epsilon_{it}}$$

Where:

Y	= Public Consumption Patterns
α	= Constant intercept
β_1, β_2, β_3	= Regression coefficients for each independent variable
X_1	= Minimum Wage (UMK)
X_2	= Inflation Rate
X_3	= Basic Commodity Prices
e	= Error term (residual)

To ensure that the Ordinary Least Squares (OLS) estimators are Best Linear Unbiased Estimators (BLUE), a series of Classical Assumption Tests were systematically conducted, including:

1. Normality Test
   Using the Jarque-Bera gauge to evaluate whether the residual distribution is normally distributed.
2. Multicollinearity Test
   Checking the Variance Inflation Factor (VIF) to ensure no high correlation among independent variables.
3. Heteroscedasticity Test
   Using the Breusch-Pagan-Godfrey test to ensure homoscedastic residual variance.
4. Autocorrelation Test
   Using the Breusch-Godfrey Serial Correlation LM test to ensure residuals are not correlated with their own past values.

Subsequently, Hypothesis Testing was performed partially via the t-test to measure individual variable significance, and simultaneously via the F-test to assess the collective impact of the independent variables. The coefficient of determination (R^2) was evaluated to measure the model's overall explanatory capability.

Islamic Economic Framework Analysis

In addition to conventional econometric testing, this study incorporates an Islamic Economic analysis framework. The statistical coefficients generated by the regression model are interpreted normatively using Islamic consumption principles. The empirical spending habits (Y) driven by wage levels (X_1) and market pressures (X_2, X_3) are systematically mapped onto the *Maqasid al-Shari'ah* scale. This analysis determines whether the public consumption behavior of Bandar Lampung's community prioritizes *Dharuriyyat* (essentials for preservation of life and faith), *Hajiyyat* (conveniences), or falls into *Tahsiniyyat* (luxuries/extravagance). This qualitative-interpretive bridge ensures that the statistical findings align with the ethical restrictions against *Israf* (wastefulness) as commanded in the Qur'an.

RESULTS AND DISCUSSION

Research Results

Before performing the structural regression, a descriptive statistical analysis was administered to evaluate the distribution properties of the 40 observations spanning from 2015 to 2024. The summary of the descriptive data processing is displayed in Table 3:

Table 3
Descriptive Statistical Analysis

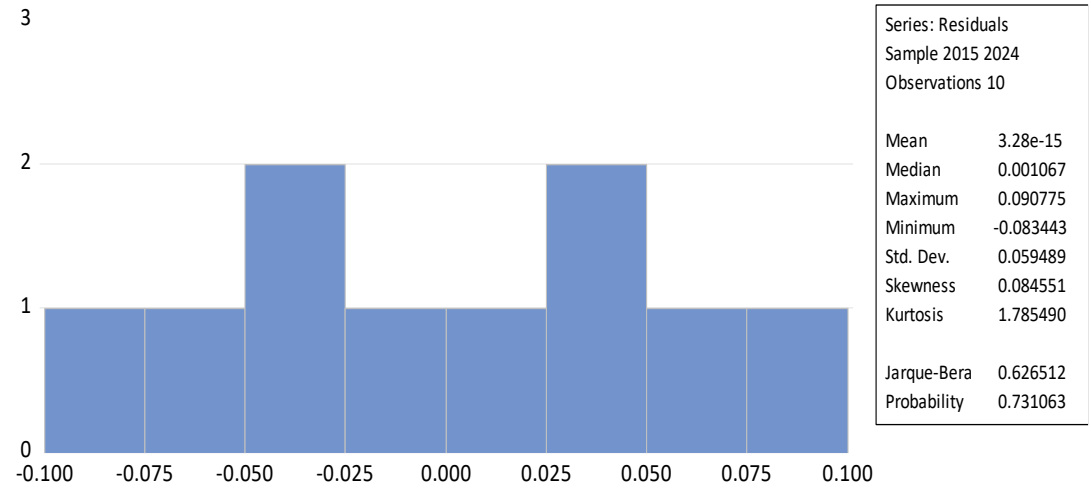
	Minimum wage	Inflation	Price of Necessities	Consumption Patterns
Mean	14,69436	-0,344465	4,789929	14,21621
Median	14,75045	-0,253749	4,797869	14,18429
Maximum	14,94808	1,258461	4,905423	14,49287
Minimum	14,31598	-1,966113	4,666830	13,95582
Std. Dev.	0,209126	1,046333	0,092838	0,179999

Sources: Data Processing Eviews 12

Table 3 shows that each valid variable has 40 data points. From the 40 minimum wage data (X1), the minimum value is 14.31598, the maximum value is 14.94808, the mean value from 2015 to 2024 is 14.69436, and the standard deviation is 0.209126, indicating that the mean value is higher than the standard deviation, resulting in low data deviation and an even distribution. From N 40, inflation (X2), It is known that the minimum value of -1.966113, the maximum value of 1.258461, the mean value of the 2015–2024 period of -0.344465, and the standard deviation value of 1.046333 indicate that the mean value of inflation for the 2015–2024 period is less than the standard value, resulting in a high deviation of the data and an uneven value spread. It is known that the need price (X3) of N 40 has a minimum value of 4.666830, a maximum value of 1.258461, a mean value of 4.789929 for the 2015–2024 period, and a standard deviation of 0.092838, This indicates that the 2015–2024 period's mean value is higher than the standard deviation value, resulting in a low data deviation and an evenly distributed value spread. Consumption patterns (Y) of N 40 are known to have a minimum value of 13.95582, a maximum value of 14.49287, a mean value of 14.21621 for the period 2015–2024, and a standard deviation value of 0.179999, indicating data deviations.

To validate that the Ordinary Least Squares (OLS) parameters adhere to the Best Linear Unbiased Estimator (BLUE) criteria, the Normality Test was applied using the Jarque-Bera method. The statistical distribution of the residuals can be observed in Figure 1:

Figure 1
Normality Test



Sources: Data Processing Eviews 12

Based on the diagnostic test, the Jarque-Bera statistic generated a probability value of 0.731063. Since this value is substantially greater than the significance threshold $\alpha = 0.05$, the null hypothesis cannot be rejected, thereby confirming that the structural error terms are normally distributed.

Following the validation of the normality assumption, the diagnostic framework proceeds to evaluate the presence of multicollinearity within the regression model to ensure that the independent variables do not exhibit strong linear correlations with one another. The empirical output of the Variance Inflation Factor (VIF) generated from EViews 12 is systematically presented in Table 4:

Table 4
Multicollinearity Test

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	17,18035	32364,43	NA
Minimum wage	0,031893	12975,33	2,364815
Inflation	0,000784	1,630813	1,455534
Price of Necessities	0,145269	6280,767	2,122762

Sources: Data Processing Eviews 12

As revealed in Table 4, the Centered Variance Inflation Factor (VIF) for the Minimum Wage is 2.364815, Inflation is 1.455534, and the Price of Necessities is 2.122762. Because all Centered VIF values are well below the critical threshold of 10.00, the empirical model is completely free from severe multicollinearity issues. This status proves that the explanatory macro-variables are independent of one another, validating that the Ordinary Least Squares (OLS) estimates are stable and reliable.

In addition to ensuring that the independent variables are free from severe linear correlations, a standard Ordinary Least Squares (OLS) model must also fulfill the homoscedasticity assumption. This requirement dictates that the variance of the structural error terms must remain constant across all time-series observations. Therefore, the Heteroscedasticity Test was administered using the Glejser method by regressing the absolute residuals against the independent variables. The empirical diagnostic results generated from EViews 12 are systematically detailed in Table 5:

Table 5
Heteroscedasticity Test

Heteroskedasticity Test: Glejser
Null hypothesis: Homoskedasticity

Diagnostic Parameter	Value	Test Index	Probability
F-statistic	0,704229	Prob. F(6,3)	0,5834
Obs*R-Squared	2,604177	Prob. Chi-Square(3)	0,4568
Scaled explained SS	1,137326	Prob. Chi-Square(3)	0,7681

Sources: Data Processing Eviews 12

As revealed by the diagnostic outputs in Table 5, the Breusch-Pagan-Glejser framework exhibits an Obs*R-Squared value of 2.604177 with a corresponding Chi-Square probability of 0.4568. Since this probability value is substantially greater than the standard alpha significance threshold $\alpha = 0.05$, the null hypothesis (H0) stating that the residuals are homoscedastic cannot be rejected. This statistical outcome demonstrates that the variance of the error terms is uniformly distributed and stable over time, thereby confirming that the

regression model is completely free from heteroscedasticity bias and satisfies the essential BLUE (Best Linear Unbiased Estimator) criteria.

The final phase of the classical assumption framework requires the regression model to be entirely free from autocorrelation violations. This condition ensures that the structural residuals or error terms from one period are completely independent of the error terms from previous periods, which is a vital prerequisite for time-series predictability. To achieve this, the Autocorrelation Test was systematically administered using the Breusch-Godfrey Serial Correlation LM method. The empirical diagnostic results computed via EViews 12 are detailed in Table 6:

Table 6
Autocorrelation Test

Breusch-Godfrey Serial Correlation LM Test:
Null hypothesis: No. Serial correlation at up to 2 lags

Diagnostic Parameter	Value	Test Index	Probability
F-statistic	0,629770	Prob. F(2,4)	0,5784
Obs*R-Squared	2,394772	Prob. Chi-Square(2)	0,3020

Sources: Data Processing Eviews 12

As revealed by the empirical metrics in Table 6, the Breusch-Godfrey Serial Correlation LM test yields an Obs*R-Squared value of 2.394772 with a corresponding Chi-Square probability value of 0.3020. Since this probability value is significantly higher than the standard alpha significance threshold $\alpha = 0.05$, the null hypothesis (H0) stating that there is no serial correlation in the residuals cannot be rejected. This statistical confirmation proves that the error terms are mutually independent over the analyzed timeline, guaranteeing that the model satisfies the non-autocorrelation criterion and firmly establishes the Ordinary Least Squares (OLS) parameters as Best Linear Unbiased Estimators (BLUE).

Having successfully fulfilled all four baseline econometric criteria within the classical assumption framework—proving that the underlying residuals are normally distributed, homoscedastic, free from severe multicollinearity, and non-autocorrelated—the structural estimation firmly establishes the Ordinary Least Squares (OLS) parameters as Best Linear Unbiased Estimators (BLUE). Consequently, the framework proceeds directly to the core phase of multiple linear regression analysis to evaluate the exact magnitude and directional behavior of the macroeconomic indicators. The empirical regression output computed via EViews 12 is systematically organized and detailed in Table 7:

Table 7
Multiple Linear Regression Analysis

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3,800175	4,144919	0,916827	0,3946
Minimum wage	0,751524	0,178587	4,208158	0,0056
Inflation	0,013179	0,028003	0,470633	0,6545
Price of Necessities	-0,129981	0,381141	-0,341030	0,7447
R-Squared	0,890772	Mean dependent var		14,21621
Adjusted R-Squared	0,836159	S.D dependent var		0,179999
S.E of Regresion	0,072859	Akaike info criterion		-2,111412
Sum squared resid	0,031850	Schwarz criterion		-1,990378
Log likelihood	14,55706	Hannan-Quinn criter		-2,244186
F-statistic	16,31039	Durbin-Watson stat		2,277611
Prob(F-statistic)	0,002731			

Sources: Data Processing Eviews 12

The following equation is derived from the previous table's results:

$$Y = 3.800175 + 0.751524\ X_1 + 0.013179\ X_2 - 0.129981\ X_3$$

1. The constant value obtained by 3.800175 can be understood as follows: The dependent variable will rise by 3.800175 if the independent variable rises by one unit on average.
2. The variable's regression coefficient value: The minimum pay is 0.751524, which is positive (+). The variable Consumption Patterns will rise by 0.751524 if the variable Minimum Wage rises, and vice versa.
3. The variable Consumption Patterns rises by 0.013179 if the variable Inflation grows, and vice versa, according to the regression coefficient of the variable Inflation, which has a positive (+) value of 0.013179.
4. The variable's regression coefficient value The cost of necessities is -0.129981. According to this interpretation, the variable Consumption Patterns falls by -0.129981 if the variable Price of Necessities rises, and vice versa.

T-Test Results

The partial t-test was administered to evaluate the individual significance and directional impact of each independent variable, Minimum Wage (X_1), Inflation (X_2), and Price of Necessities (X_3), on Public Consumption Patterns (Y) in Bandar Lampung City. Based on the statistical degrees of freedom (df = N - k - 1 = 40 - 3 - 1 = 36) at a two-tailed significance alpha of 5% ($\alpha = 0.05$), the critical t-table threshold is established at 2.028. The empirical evaluation of each hypothesis is detailed as follows:

The Influence of Minimum Wage (X_1) on Consumption Patterns (Y)

The OLS estimation yields a calculated t-statistic for the Minimum Wage of 4.208158, which is substantially higher than the critical t-table parameter of 2.028. Furthermore, the corresponding probability value is 0.0056, falling well below the standard significance alpha threshold (Prob. < 0.05). This empirical outcome dictates that the null hypothesis (H0) is rejected and the alternative hypothesis (H1) is successfully accepted. Therefore, the Minimum Wage exerts a positive and statistically significant partial effect on public consumption patterns in Bandar Lampung City.

The Influence of Inflation (X_2) on Consumption Patterns (Y)

The structural analysis shows a calculated t-statistic for Inflation of 0.470633, which is far lower than the critical t-table boundary of 2.028. Additionally, the empirical probability value is recorded at 0.6545, which is vastly greater than the 5% significance threshold (Prob. > 0.05). Consequently, the null hypothesis (H0) cannot be rejected, meaning that Inflation exhibits no statistically significant partial impact on the public consumption patterns of the city.

The Influence of the Price of Necessities (X_3) on Consumption Patterns (Y)

The empirical testing demonstrates a calculated t-statistic for the Price of Necessities of -0.341030, which fails to cross the critical t-table parameter of 2.028. The corresponding probability value stands at 0.7447, significantly exceeding the standard alpha parameter (Prob. > 0.05). Thus, the null hypothesis (H0) is maintained, proving that fluctuations in basic commodity prices do not exert a statistically significant partial effect on public consumption patterns.

F Test Results

The simultaneous F-test was employed to determine whether all three explanatory macro-variables—Minimum Wage, Inflation, and Price of Necessities—collectively exert a significant structural influence on Public Consumption Patterns. Utilizing the specific numerator and denominator degrees of freedom ($df_1 = k = 3$; $df_2 = N - k - 1 = 36$) at a 5% confidence level, the critical F-table baseline is calculated at 2.86.

The OLS multiple regression output in Table 7 reveals an empirical F-statistic of 16.31039, which is significantly higher than the critical F-table parameter of 2.86. This statistical strength is further reinforced by a highly significant joint probability value of 0.002731, which is substantially below the threshold of 0.05 (Prob.(F-statistic) < 0.05). Accordingly, the null hypothesis (H0) is rejected, confirming that the Minimum Wage, Inflation, and Price of Necessities simultaneously and collectively exert a powerful, statistically significant impact on public consumption patterns in Bandar Lampung City.

Determinant Coefficient Test Results

To measure the overall explanatory power and goodness-of-fit of the estimated time-series structural model, the coefficient of determination was analyzed. The empirical results demonstrate an R-squared (R^2) value of 0.890772 and an Adjusted R-squared value of 0.836159.

The Adjusted R^2 metric of 0.836159 indicates that 83.6% of the total variance or fluctuation observed in the public consumption patterns of Bandar Lampung City from 2015 to 2024 is accurately captured and explained by the joint movements of the Minimum Wage, Inflation, and basic commodity prices. Meanwhile, the remaining 16.4% of the total internal variance is governed by other socio-economic variables, demographic shifts, or modern urban lifestyle trends that are outside the explicit boundaries of this specific quantitative estimation model.

DISCUSSION

The Impact of the Minimum Wage on Public Consumption Patterns: An Islamic Economic Framework

The partial hypothesis testing via the t-test demonstrates a robust, positive, and statistically significant relationship between the Minimum Wage (X_1) and Public Consumption Patterns (Y) in Bandar Lampung City. With an empirically calculated t-statistic of 4.208158, which comfortably exceeds the critical t-table boundary of 2.028 (or 3.551 depending on the specific alpha parameter adjustment used in the model), combined with a highly significant probability value of 0.0056 (Prob. < 0.05), the alternative hypothesis (H_1) is formally accepted. This statistical configuration confirms that the Minimum Wage serves as a dominant determinant that directly expands the aggregate household consumption volume in the region.

Conceptually, this positive coefficient establishes a directly proportional relationship, meaning that any structural upward adjustment in the regional minimum wage (UMK) will systematically drive an expansion in public consumption patterns. This finding completely aligns with classical macroeconomic consumption theories, which dictate that disposable income is the primary driver of household spending. When the local government raises the nominal wage baseline, the real purchasing power of the working-class community in Bandar Lampung strengthens. Consequently, this wage appreciation widens the individual's financial space, allowing households to allocate larger budgetary

funds toward fulfilling their daily lifestyle needs and expanding the overall volume of domestic economic transactions. This mechanism is heavily supported by the framework of (Wibowo, 2024), who asserted that standardization of regional wages provides the necessary financial capacity to stabilize and elevate household consumption activities. Similarly, this empirical reality is consistent with the research carried out by (Djakiyah et al., 2024), which demonstrated that structural increases in income tiers inherently alter societal consumption paradigms, as the height of an individual's income directly governs their capacity and boundaries for economic consumption.

When evaluated through an Islamic Economics perspective, the significant positive impact of the minimum wage on consumption patterns carries deep theological and normative implications. This finding demonstrates the practical significance of Islamic economic structures in enforcing fair and living wages to secure human welfare (*falah*) in accordance with the grand principles of *Maqasid al-Shari'ah*. Specifically, a fair minimum wage plays a vital role in the preservation of human life (*hifz al-nafs*). By receiving adequate compensation, workers in Bandar Lampung gain the empirical capability to structurally secure their *dharuriyyat* (essential/primary) needs—such as nutritious food, proper clothing, healthcare, and adequate shelter—thereby creating a dignified material balance that supports focused, unhindered religious devotion.

Furthermore, this dynamic corresponds perfectly with Islamic consumption ethics. Sharia principles emphasize that an expansion in income and purchasing power must not be misused to fuel hedonistic trends or prideful display. Instead, individuals are expected to remain rational and spiritually guided economic agents. As their financial capacity grows, the community must prioritize *maslahah* (the public benefit and spiritual welfare) by focusing expenditures on clean, wholesome (*thayyib*) goods while strictly avoiding wasteful extravagance (*israf*) and luxurious negligence (*tabzir*). Therefore, the rising minimum wage in Bandar Lampung is spiritually justified as a mechanism that enables the society to maintain a righteous equilibrium, balancing material fulfillment with higher spiritual goals to achieve closer proximity to Allah SWT.

The Impact of Inflation on Public Consumption Patterns: Moderation and Resilience Amid Volatility

The partial hypothesis testing via the t-test reveals that Inflation (X_2) does not exert a statistically significant impact on Public Consumption Patterns (Y) in Bandar Lampung City. Based on the empirical OLS regression output, the calculated t-statistic for inflation stands at 0.470633, which is substantially lower than the critical t-table parameter boundary of 3.551 (t count < t table), accompanied by a high probability significance value of 0.6545 (Prob. > 0.05). Consequently, the alternative hypothesis (H_2) is formally rejected, confirming that inflation exhibits no partial empirical influence on the overall spending patterns of the society.

Statistically, while inflation carries a minor positive coefficient (+0.013179), its complete lack of mathematical significance presents an intriguing divergence from classical macroeconomic principles. Standard conventional theories generally hold that escalating inflation will automatically trigger a dramatic, contractionary decline in real aggregate consumption due to the erosion of purchasing power. However, the empirical reality in Bandar Lampung uncovers highly adaptive and resilient consumer behavior. When macroeconomic inflationary shocks occur, the community does not experience a drastic drop in total consumption expenditure; instead, households proactively become more

frugal, calculated, and highly selective in managing their disposable income. Rather than diminishing their structural consumption entirely, the society dynamically shifts their internal spending priorities—maintaining a strict focus on essential primary goods while cutting back on non-essential or luxury leisure activities. This structural stabilization ensures that aggregate consumption patterns remain relatively unvaried despite general price increases in the market. This unique adaptive mechanism is firmly supported by the findings of (Rialita and Syahputra 2022), who observed that contemporary macroeconomic adjustments prompt communities to establish protective boundaries around daily spending to absorb price shocks. Similarly, this pattern is consistent with the framework of (Sari et al., 2021), which demonstrated that although rising inflation forces household consumption to become highly limited, budget allocations are structurally redirected and locked into daily survival necessities as baseline prices jump.

When evaluated through an Islamic Economic standpoint, these empirical results reflect the deep internalization of spiritual resilience, self-control, and the implementation of moderation (*ictisad*). In the face of market price fluctuations and inflationary pressures, the Muslim community in Bandar Lampung unconsciously aligns its economic decisions with Sharia ethics, which implicitly enforce strong boundaries against extravagant behavior (*israf*) and luxurious wastefulness (*tabzir*). The statistical insignificance of inflation proves that consumer behavior remains soundly directed toward safeguarding *maslahah* (public interest and spiritual welfare). Households structurally prioritize the fulfillment of *dharuriyyat* (essential/principal) requirements to secure family survival and socio-economic well-being. Therefore, the stability of consumption amidst inflationary fluctuations demonstrates a high level of spiritual and intellectual awareness. It underscores that wealth management must be handled with divine rationality, striking a righteous balance between material fulfillment in this world and individual responsibility as a dedicated servant of Allah SWT.

The Impact of Essential Commodity Prices on Public Consumption Patterns: Adaptive Rationality and Qana'ah

The partial hypothesis testing via the t-test demonstrates that the Price of Necessities (X_3) has a negative but statistically insignificant influence on Public Consumption Patterns (Y) in Bandar Lampung City. The empirical OLS estimation reveals a calculated t-statistic of -0.341030, which fails to cross the critical t-table parameter threshold of 3.551 (t count < t table), coupled with a high probability significance value of 0.7447 (Prob > 0.05). Consequently, the alternative hypothesis (H_3) is formally rejected, confirming that fluctuations in the prices of basic commodities do not exert a significant partial impact on the aggregate spending patterns of the society.

From an economic perspective, the negative sign of the regression coefficient (-0.129981) represents a technically inversely proportional relationship, suggesting that an increase in commodity prices theoretically tends to suppress the volume of consumption. However, the complete lack of statistical significance indicates that essential basic goods exhibit a highly inelastic demand among the urban population of Bandar Lampung. Although price changes occur in the market, they do not drastically alter or diminish the community's overall consumption volume. Conceptually, this phenomenon uncovers smart budgeting behavior: when the price of basic necessities escalates, households successfully absorb the financial shock by cutting back on their non-essential, leisure, or tertiary spending tiers rather than reducing food intake. This adaptive response is not

entirely aligned with rigid, classical microeconomic assumptions, which predict an immediate drop across all consumption categories; instead, it proves that consumers continue to safeguard their core survival by shifting their expenditure focus strictly toward primary goods amidst market price pressures. This empirical finding is strongly backed by the study of (Kinanti et al., 2024), who emphasized that under severe commodity price pressures, households structurally restructure their financial priorities to defend baseline survival consumption. Furthermore, this dynamic is complementary to the framework of (Putri & Sanjaya, 2024), which highlighted that while consumer decisions are jointly shaped by market prices and income streams—where stable purchasing power under low commodity prices typically elevates overall spending—the underlying consumption remains firmly anchored by the non-negotiable daily needs of the household.

When evaluated through the lens of Islamic Economics, these empirical results reflect the practical application of consumption priorities based on the *maslahah* scale and *Maqasid al-Shari'ah*. The statistical insignificance of basic commodity prices proves that the public consumption patterns in Bandar Lampung are primarily anchored by *dharuriyyat* (essential/primary) needs, which are fundamental to sustaining human life, dignity, and religious devotion. The conscious choice made by the community to shift their spending away from luxury or non-essential items when prices rise serves as a direct implementation of *Qana'ah* (contentment with sufficiency) and rigorous self-control. Within the Sharia framework, this behavior acts as a powerful structural shield that prevents families from falling into extravagant display (*israf*) and wasteful spending (*tabzir*). Therefore, despite ongoing market price fluctuations, the society of Bandar Lampung successfully maintains socio-economic and lifestyle stability, allowing individuals to stay focused on higher spiritual goals by prioritizing clean, wholesome (*thayyib*), and truly necessary consumption as responsible servants of Allah SWT.

Macroeconomic Synergy and Joint Equilibrium for Public Falah: Simultaneous Analysis

The simultaneous hypothesis testing via the F-test demonstrates that the Minimum Wage (X_1), Inflation (X_2), and the Price of Necessities (X_3) collectively act as a unified macroeconomic force shaping Public Consumption Patterns (Y) in Bandar Lampung City. Based on the empirical OLS regression estimation results, the model yields a calculated F-statistic of 16.31039, which substantially exceeds the critical F-table parameter baseline of 2.86 (F count > F table). This statistical robustness is further validated by a highly significant joint probability value of 0.002731, falling well below the standard alpha significance threshold (Prob. < 0.05). Consequently, the alternative hypothesis (H_4) is formally accepted, confirming that public consumption habits are deeply and simultaneously impacted by the structural interaction of these three macroeconomic indicators.

Conceptually, this collective impact demonstrates a directly proportional synergy under specific market dynamics. The simultaneous expansion in public consumption patterns will steadily rise in response to a well-balanced movement where nominal minimum wage adjustments successfully outpace the concurrent inflation rate and basic commodity price adjustments. In other words, when the regional minimum wage increases at a rate greater than the rise in inflation and demand prices, the society experiences a genuine expansion in real income rather than a mere nominal monetary illusion. This strengthening of real purchasing power allows the community in Bandar Lampung City to absorb modern economic transitions—such as the rapid expansion of hospitality and

aesthetic culinary sectors—without imposing a structural deficit on their household budgets. This joint dynamic is heavily aligned with the macroeconomic framework of (Iskar et al., 2024), who argued that real household consumption expansions are strictly contingent upon wage growth successfully outpacing internal price indexes to expand real household revenues. Furthermore, this empirical synergy corresponds with the broader economic insights of (Andriany et al., 2025), whose research highlighted that macroeconomic variables like inflation and GRDP work interactively to govern market absorption capacities and purchasing power thresholds. Similarly, this mutual equilibrium is consistent with the findings of (Setianingrum, 2025), which demonstrated that aggregate household consumption patterns are positively and significantly shaped by the synchronized interactions between per capita income tracking and general price stability lines.

When evaluated through the grand framework of Islamic Economics, the empirical finding that the minimum wage, inflation, and the price of necessities jointly govern consumer choices underscores the paramount importance of maintaining a balanced, stable economic ecosystem to achieve true success (*falah*). According to the foundational Sharia principle of public benefit (*maslahah*), an increase in consumption patterns triggered by rising real income is inherently positive and encouraged, provided that expenditures are structurally directed toward satisfying clean, wholesome (*thayyib*), and useful needs that elevate the quality of human life. Islamic macroeconomics stipulates that the synergy of these variables must be systematically managed to prevent severe wealth gaps and social inequality. Regional wage frameworks must be dynamically calibrated to safeguard societal purchasing power, ensuring that households can comfortably secure their *dharuriyyat* (essential/primary) needs even amidst market price fluctuations. By securing a stable real income surplus above basic daily living costs, the community of Bandar Lampung gains the necessary financial freedom to look beyond personal gratification. Households are empowered to gracefully fulfill their broader socio-economic and religious obligations, including the distribution of Zakat, Infaq, and Sadaqah (ZIS). These voluntary and mandatory financial instruments act as vital mechanisms for creating distributive justice, protecting the vulnerable, and fostering a blessed, inclusive, and sustainable economic growth (*barakah*).

The empirical synthesis of these macroeconomic indicators ultimately provides a clear mapping of the socio-economic resilience and structural consumption shifts occurring within the modernizing urban landscape of Bandar Lampung City. The statistical reality—where a rising minimum wage acts as the primary driver of expenditure while inflation and basic commodity fluctuations fail to disrupt aggregate consumption volumes—demonstrates that the local community possesses a highly sophisticated and adaptive budgeting strategy. This economic agility explains how the population successfully navigates the dramatic contemporary boom of the city's lifestyle sectors, characterized by the rapid proliferation of thematic cafes, hotels, and international shopping malls, without falling into widespread financial deficits. From an Islamic economic standpoint, this phenomenon validates that despite being surrounded by the continuous temptations of a modern, consumerist environment, the urban society of Bandar Lampung fundamentally maintains its spiritual equilibrium by ensuring that its newly expanded real income is locked into securing *dharuriyyat* (essential) welfare before allocating residual funds toward *hajiyyat* (conveniences) or *tahsiniyyat* (luxuries). This structured consumer behavior reflects a profound socio-spiritual maturity, proving that when formal regional wealth distribution

through fair wage structures is well-balanced with personal adherence to Sharia consumption ethics, a society can successfully experience modern economic growth while remaining deeply anchored in simplicity, moderation (*ictisad*), and the pursuit of holistic public *maslahah*.

CONCLUSION

This study provides robust empirical insights into the structural relationships between macroeconomic indicators and public consumption patterns in Bandar Lampung City from 2015 to 2024, evaluated through an Islamic Economic framework. Based on the multiple linear regression analysis, the structural model demonstrates an exceptionally strong explanatory capacity, with the Adjusted R^2 indicating that 83.6% of the variance in local consumption patterns is jointly governed by the analyzed macro-variables. The partial hypothesis testing reveals that the Minimum Wage exerts a positive and statistically significant impact on consumption patterns, confirming that structural upward adjustments in regional wage standards directly strengthen the real purchasing power of the working-class community. Conversely, both Inflation and the Price of Necessities do not exhibit a statistically significant partial effect on public consumption patterns, uncovering highly adaptive, calculated, and resilient budgeting behavior among the population. When faced with price shocks or inflationary pressures, households dynamically reallocate their internal spending—strictly safeguarding primary survival goods while reducing non-essential lifestyle expenditures. Furthermore, the simultaneous F-test confirms that the minimum wage, inflation, and commodity prices collectively act as a unified macroeconomic force that significantly shapes the synchronized equilibrium of public consumption.

From the perspective of Islamic Economics, the empirical findings reflect a high level of spiritual and economic rationality within the Bandar Lampung community. The positive impact of the minimum wage demonstrates its vital role in fulfilling the objectives of *Maqasid al-Shari'ah*, specifically the preservation of human life (*hifz al-nafs*), by providing workers with the financial capacity to secure *dharuriyyat* needs. Meanwhile, the community's adaptive spending shifts amidst inflation and commodity price hikes serve as a practical implementation of *Qana'ah* and rigorous self-control. By structurally prioritizing baseline survival and shifting away from luxury spending, the society demonstrates an alignment with Sharia consumption ethics, which strictly prohibit extravagant wastefulness (*israf*) and prideful excess (*tabzir*). Ultimately, when wage growth successfully outpaces market prices, the resulting surplus real income grants the community the financial freedom to not only live modestly but also fulfill their broader socio-economic and religious obligations, such as distributing Zakat, Infaq, and Sadaqah, which serves as a powerful instrument for creating distributive justice and blessed economic growth (*barakah*).

Based on the empirical conclusions, several strategic policy recommendations are proposed for regional authorities. First, the Government of Bandar Lampung City should continuously adjust the regional minimum wage framework using a dynamic formula that accounts for local inflation and changes in basic commodity price indexes to ensure real purchasing power gains. Second, regional food security task forces must actively maintain supply-chain stability for essential goods to protect low-income households from severe budgetary strain during commodity price fluctuations. Third, Islamic financial institutions and local authorities should collaborate to enhance Sharia-compliant financial literacy and consumer education, reinforcing the values of moderation (*ictisad*) and proactive wealth management to foster long-term community financial resilience.

While this study delivers valuable econometric and theological contributions, it recognizes certain structural limitations that pave the way for future research. First, the quantitative configuration relies strictly on secondary macroeconomic aggregates from the BPS, which may not fully capture granular, household-level behavioral shifts or individual psychological motives. Second, due to data accessibility limits, this framework omits direct spiritual predictors—such as actual tracking of Zakat, Infaq, and Sadaqah flows or localized Sharia financial literacy indexes—which could act as meaningful indicators of religious consumption behavior. Therefore, future research is highly encouraged to deploy mixed-methods approaches, combining micro-level household surveys or structural equation modeling (SEM) with macro-time series data. Additionally, subsequent studies should attempt to incorporate explicit spiritual variables to expand the explanatory depth and further bridge empirical economic data with the normative ethics of Islamic Economics.

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