

ANALYSIS OF THE CONSUMPTION BEHAVIOR OF GYMNASTICS ACTIVISTS IN SUKOSARI VILLAGE AND ITS IMPACT ON FAMILY FINANCES ISLAMIC ECONOMIC PERSPECTIVE

Zia Lutfiatur Rosyida, Ely Masykuroh

Institut Agama Islam Negeri Ponorogo

rosyidazialutfia@gmail.com, elymasykuroh@yahoo.co.id

ABSTRACT

This study aims to analyze the consumption behavior of gymnastics activists in Sukosari Village and their impact on their family finances. The behavior shown is to be willing to spend more money to buy gymnastics equipment that is quite expensive and other non-urgent consumption which results in an increase in the family's financial budget. The research method used is descriptive qualitative with a field research approach based on data analysis obtained from interviews and observations. The results obtained from this study are: 1) The consumption motives of housewives of gymnastics activists in Sukosari Village are based on needs, and maslahat, and a small part of it is followed by desire, ego, and individualism. It is these motives based on desires and egos that are not advocated in Islam. 2) Most of the mothers of gymnastics activists consume something especially gymnastics needs only if it is urgent. Others are based on the latest model they like. 3) Some gymnastics activists have a savings ratio below 10% or below the minimum percentage of savings ratio. This shows that gymnastics activities and other non-urgent consumption lead to a reduced *level of savings* in the family finances of gymnastics activist mothers.

Keywords: *consumption behavior, family finances, islamic economics*

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INTRODUCTION

Nowadays, many people are beginning to realize the importance of healthy living and health for their bodies (Gasior, 2010; Services, 1990). One of the components in the implementation of healthy living, in addition to regular eating and adequate rest is exercise (Corbin & Le Masurier, 2014). Some of the sports that are widely practiced by the community include cycling, gymnastics, and running (Hinrichs et al., 2010; Oja et al., 2017). One of the sports favored by the people of Ponorogo is aerobic gymnastics. Evidenced by the increasing outbreak of gymnastics studios in Ponorogo. This can be seen from a search through an internet browser application, when typing a gymnastics studio in Ponorogo, several recommendations will appear as follows (Ohy et al., 2020).

Sanggar Senam Sejati 5,0 ★★★★★ (4) · 9,3 km Studio Yoga · Kabupaten Ponorogo, Jawa Timur	Tidak ada ulasan · 22,2 km Tempat Fitness · Kabupaten Ponorogo, Jawa Timur · TELEPON Tutup · Buka pukul 15.00 hari Jum
Sanggar Senam Putri 5,0 ★★★★★ (4) · 7,0 km Sekolah Olahraga · Kabupaten Ponorogo, Jawa Timur · TELEPON Buka · Tutup pukul 18.00	Sanggar Senam Wijaya Tidak ada ulasan · 18,6 km Toko Ponsel · Kabupaten Ponorogo, Jawa Timur · TELEPON Buka · Tutup pukul 21.30
Sanggar Senam Aerobic Azora 5,0 ★★★★★ (1) · 7,9 km Klub Kesehatan · Kabupaten Ponorogo, Jawa Timur · TELEPON	Loundry "Maya" Yanto Sumoroto Tidak ada ulasan · 9,8 km Tempat Fitness · Kabupaten Ponorogo, Jawa Timur · TELEPON Buka 24 jam
SANGGAR SENAM SALMA Tidak ada ulasan · 600,0 m Pusat Kebugaran · Kabupaten Ponorogo, Jawa Timur Buka · Tutup pukul 23.00	WIJAYA CELL 4,5 ★★★★★ (4) · 8,6 km Bar Olahraga · Kabupaten Ponorogo, Jawa Timur · TELEPON Buka · Tutup pukul 00.00
Sanggar Senam Azka 4,5 ★★★★★ (4) · 11,1 km Tempat Fitness · Kabupaten Ponorogo, Jawa Timur · TELEPON Buka · Tutup pukul 21.00	Sanggar Senam Sido Mampir 5,0 ★★★★★ (1) · 9,6 km Pusat Kebugaran · Kabupaten Ponorogo, Jawa Timur · TELEPON Tutup · Buka pukul 19.30 "Sanggar senam yang membantu menjaga kebugaran tubuh anda"
Sanggar Senam CITRA LAKSANA 5,0 ★★★★★ (1) · 18,0 km	Sanggar Senam Bintang

The development of gymnastics and studios has not only occurred in the Ponorogo city area, but has penetrated into villages, one of which is in Sukosari Village, Babadan District. The gymnastics studio in this village has been operating for more than a year and its members come from the village.

Sukosari itself to neighboring villages. Of course, to take this class is not for free, it requires a separate budget to take this gymnastics class, starting from the cost of the class every time you take it, personal equipment such as special sports or gymnastics to shoes that must be used during the activity. Nanik's mother gave her explanation regarding this matter. "If you need gymnastics, you need gymnastics clothes, sometimes there are uniforms and gymnastics shoes and the cost of gymnastics itself".

In addition to gymnastics, it turns out that there are other activities carried out by mothers in the gymnastics group. These activities include social gatherings and eating together at the restaurant (Davies et al., 2022). The existence of additional activities that require the expenditure of funds and are not part of these basic needs has an impact on the level of expenditure of gymnastics activists. "I don't manage finances specifically for anything, but obviously there must be changes and additional expenses after participating in this activity."

Yusuf Qardhawi explained that there are three principles in consumption, namely spending wealth in kindness and staying away from misery, not doing redundancy and being simple. A simple attitude of living frugally and not extravagantly means economic actions only to meet needs (*needs*) not to satisfy desires (*wants*). It is necessary to distinguish between meeting needs and obtaining satisfaction. In obtaining satisfaction, people look more at the benefits obtained, in meeting the needs of people take into account the costs that must be incurred (Kurniati, 2017).

Based on the data and facts that have been previously described, it can be seen that there are several behaviors of gymnastics members or participants that must be explored more deeply what are the causes and impacts on their financial stability and how these behaviors are viewed from the perspective of Islamic consumption (Middlemiss, 2011). *First*, sports

including gymnastics are done not because of their physical need to be healthy, but rather for appearance to sacrifice their time to participate in gymnastics. *Both* gymnastics participants are willing to spend more money to buy gymnastics equipment that is quite expensive. *Third*, activities outside of gymnastics require mothers to spend more money than the gymnastics budget. With reasons and explanations about the existing problems, the researcher aims to analyze the motives and objectives of consumption of members of the gymnastics class in Sukosari Village from an Islamic Economic perspective (Ritchie & Spencer, 2002). Analyze the consumption ethics of housewives of members of the gymnastics class in Sukosari Village according to Islamic consumption ethics and norms and analyze their impact on family finances from an Islamic economic perspective.

METHOD

This research is field research based on a phenomenon that occurs in the Ponorogo community, especially in Sukosari Village, Babadan District, where sports, especially gymnastics, are increasingly popular and have implications for people's consumption patterns. This research method uses a qualitative descriptive approach. The purpose of this descriptive data is to explain the characteristics or characteristics of decisions by measuring and understanding events about how the consumption behavior of gymnastics activists in Sukosari Village and looking at it from an Islamic economic perspective.

There are three data in this study, namely data on the motives and consumption goals of gymnastics activists in Sukosari Village, data on the consumption behavior of gymnastics activist mothers in Sukosari Village, and data on the financial management of gymnastics activist mothers in Sukosari Village, Babadan District, Ponorogo Regency. The source of data in this study is the mothers of gymnastics activists themselves.

Data collection uses interviews and observations. In this study, interviews were aimed at gymnastics activists in Ponorogo to explore information related to consumption motives and goals, consumption behavior and financial management of gymnastics enthusiasts in Sukosari Village. Data collection techniques using this interview were conducted by researchers to obtain information from all three types of data needed. In this study, direct observations were made on the behavior of gymnastics activists in terms of consumption. The observation was carried out with the aim of strengthening the second data related to the consumption behavior of gymnastics activist mothers.

This study used inductive methods to analyze the data. The data in this study have been processed in accordance with the research methods previously described (Easton, 2010). The results obtained depart from special matters by displaying data and field facts and then adjusting to the theory and then drawn conclusions critically to obtain general conclusions.

RESULTS AND DISCUSSION

Analysis of Motives and Consumption Goals of Housewives of Gymnastics Activists in Sukosari Village

The motives of mothers participating in gymnastics activities, in general, there are 4 things, namely because they want a body that is proportional according to their respective perspectives, fill their spare time, desire to be healthy and curious. The following are the statements of several

housewives regarding their reasons for participating in gymnastics activities in the studio. "In the past, when I was photographed with friends, my arms looked big, so I was not PD, and finally the Village Secretary was advised to take gymnastics classes here, yes, I finally wanted and was active until now".

Yani's mother revealed that the reason she participated in gymnastics at the Salma Gymnastics Studio was due to the encouragement of her husband to fill his free time at home. "Participating in gymnastics here is because initially to fill your spare time, my husband was also told to do it instead of staying at home to do gymnastics".

Mrs. Sunarsih admitted that she was curious and interested in participating in gymnastics after seeing the post of the instructor and owner of the Salma Gymnastics Studio on Facebook. "At first, because I saw the post on Facebook, from here I knew that there was a gymnastics studio nearby so I wanted to join me, especially because I wanted to maintain my health."

There are 3 motives for the consumption of these mothers, namely because of the need for a dress code, the second because they like and want a clothing model, and because of their need for gymnastics. The need for gymnastics here is meant that they do not follow every predetermined dress code but rather adapt to what they have at the time. One of the statements of mothers regarding the motives for their consumption is as follows. "It's not necessarily how many times a month, anyway, buy gymnastics clothes if you like the model and then you finally want to buy it".

The main purpose of mothers buying or consuming gymnastics equipment is to get comfort and flexibility in moving during gymnastics. In addition, there are other goals that arise such as wanting to look fashionable and different from others and wanting to adjust to the theme that has been set by the gymnastics instructor. "I bought the purpose specifically to wear gymnastics so that it is comfortable and the model is appropriate".

According to Ahmed, faith greatly affects the quantity and quality of consumption both in the form of material and spiritual satisfaction, then it forms a tendency to consume behavior in the market. Three characteristics of economic behavior using the level of faith as an assumption are: (Kahf, 1999)

- a. When faith is at a fairly good level, the motives for consuming or producing will be dominated by 3 main motives, namely maslahat, needs, and obligations.
- b. If faith is at a bad level, then its motives are not only controlled by these 3 things, but also strongly influenced by ego, rationalism (materialism) and individualistic desires.

If faith is at a bad level, then its motives are not only controlled by these 3 things, but also strongly influenced by ego, rationalism (materialism) and individualistic desires (Schepers-Hughes & Lock, 1987).

The motives and purposes of consumption shown by housewives of gymnastics activists in Sukosari Village are partly in accordance with those taught in Islam. This is shown by the consumption motives of the gymnastics activists based on their basic needs so as to add perfection to their functioning as human beings (Shusterman, 1999). But there are some housewives who are still influenced by self-desire or ego which is likely to bring about hope. This kind of behavior is what should be avoided.

In gymnastics activities, the main element of the purpose of consumption in the form of maslahat has been fulfilled by some of these mothers. But some of them don't make maslahat their main achievement. This is because their motives or intentions from the beginning are not correct (Bellamy, 2004). Although their activities are halal and provide good benefits for the sake of maintaining one of the 5 basic foundations, namely mental and physical health, their intentions must be straightened out.

The Impact of Consumption Behavior on the Finances of Families of Gymnastics Activist Mothers in Sukosari Village

In general, gymnastics activists' household income and expenses in Sukosari Village can be described as follows with a record of some rounding on certain posts.

Family Financial Overview of Gymnastics Activist Mothers

Sukosari Village

a. Financial Overview of Beautiful Mother's Family

Monthly Income

	Husband	Wife
Regular Income	IDR 2,000,000	IDR 3,000,000
Other Income		
Total Monthly Income		IDR 5,000,000

Monthly Cash Flow

Income	IDR 5,000,000
Monthly Consumption	IDR 1,700,000
Children's Needs	IDR 750,000
Monthly Cash Flow	
Personal Purposes	IDR 800,000
Family/social needs	IDR 500,000
Gymnastics Purposes	IDR 200,000
Miscellaneous Fees	IDR 200,000
Installment	
Expense	IDR 4,150,000
Balance	IDR 850,000

Net Worth

Current Assets	Savings	IDR 25,000,000
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Insurance Cash Value		
Total		IDR 25,000,000
Non-Current Assets	Adornment	IDR 5,000,000
	Occupied house	IDR 150,000,000
	Motor	IDR 20,000,000
	Car	IDR 100,000,000
Total		IDR 275,000,000
Total Assets		IDR 300,000,000
Liabilities/Debts		
	Motor Loans	
	Car Loans	IDR 35,000,000
Net Worth		
Total Liabilities		IDR 35,000,000
Net Worth		IDR 265,000,000

From the picture above, here are the results of the *financial check-up* of Ibu Indah's family.

Family Financial Ratio

Ratio	Family Finance	Limitation
Liquidity Ratio	5,4	3-6 months
Debt Ratio	0%	Maximum 35%
Savings Ratio	18%	Minimum 10%

The results of calculating the financial ratio of Ibu Indah's family above show that in terms of liquidity, Ibu Indah's family can last about 5 months and 12 days if she and her husband lose their income. This 5 months and 12 days period can be used to find new sources of income. That way the financial liquidity of Ibu Indah's family can be said to be good. Ibu Indah's family has no debt at all so the debt ratio is 0% or it can be said to be very good. Ibu Indah and her husband set aside Rp850,000 of her total monthly income to save or about 18% of gross income. The remaining income can also be allocated to children's education funds or Hajj savings funds.

Based on the calculation of the ratio above, Ibu Indah's family finances can be said to be healthy. The addition of gymnastics activities is not so meaningful to their finances, because all monthly needs and other needs can be met and can still set aside income above the average savings ratio.

b. A Financial Overview of Mother Diah's Family

Monthly Income

	Husband	Wife
Regular Income	IDR 2,000,000	IDR 1,500,000
Other Income		IDR 5,00,000
Total Monthly Income		IDR 4,000,000

Monthly Cash Flow

Income	IDR 4,000,000
Monthly Consumption	IDR 1,500,000
Children's Needs	IDR 350,000
Personal Purposes	IDR 280,000
Family/social needs	IDR 300,000
Gymnastics Purposes	IDR 200,000
Miscellaneous Fees	IDR 300,000
Installment	IDR 1,000,000
Expense	IDR 3,930,000
Balance	IDR 70,000

Net Worth

Assets		
Current Assets	Savings	IDR 12,750,000
	Gold/precious metals	IDR 1,200,000
	Total	IDR 13,950,000
Non-Current Assets	Adornment	IDR 4,000,000
	Occupied house	IDR 80,000,000
	Motor	IDR 18,000,000
	Car	IDR 90,000,000
	Total	IDR 192,000,000
Total Assets	IDR 205,950,000	
Liabilities/Debts		
	Motor Loans	
	Car Loans	

Total Liabilities	
Net Worth	IDR 205,950,000

From the picture above, here are the results of the *financial check-up* of Mrs. Diah's family.

Family Financial Ratio

Ratio	Family Finance	Limitation
Liquidity Ratio	3,2	3-6 months
Debt Ratio	25%	Maximum 35%
Savings Ratio	2%	Minimum 10%

The results of the ratio measurement above show that the liquidity ratio of Ibu Diah's family is 3.2. This means that Mrs. Diah's family can survive without any income at all for approximately 3 months and 6 days. Therefore, the financial liquidity of this family is quite good. The ratio of debt to monthly income is 25%. This yield is still below 35% or the maximum amount of the debt ratio. Thus, Mrs. Diah's family finances are still quite good and safe. The savings ratio shows a yield of 2% which means these families can still set aside their income. This amount is still far below the minimum percentage of the savings ratio so it can be said that Mrs. Diah's family finances are in poor condition.

Based on the ratio calculation above, Mrs. Diah's family finances can be said to be safe but tend to be less good, because their savings ratio is still far below 10%. Mrs. Diah needs to reorganize her finances and reduce unnecessary consumption. Gymnastics, social gatherings, and other personal consumption activities can be rearranged so that their finances are much better and healthier.

c. Mrs. Yani's Family Financial Overview

Monthly Income

	Husband	Wife
Regular Income	IDR 2,000,000	Rp-
Other Income	Rp-	Rp-
Total Monthly Income		IDR 2,000,000

Monthly Cash Flow

Income	IDR 2,000,000
Monthly Consumption	IDR 900,000
Children's Needs	IDR 300,000
Personal Purposes	IDR 270,000

Analysis of the Consumption Behavior of Gymnastics Activists in Sukosari Village and its Impact on Family Finances Islamic Economic Perspective

Family/social needs	IDR 180,000
Gymnastics Purposes	IDR 180,000
Monthly Cash Flow	
Miscellaneous Fees	IDR 100,000
Installment	Rp-
Expense	IDR 1,930,000
Balance	IDR 70,000

Net Worth

Assets	
Current Assets	Savings
	IDR 6,500,000
	Gold/precious metals
	Rp-
	Total
	IDR 6,500,000
Non-Current Assets	Adornment
	IDR 2,750,000
	Occupied house
	IDR 80,000,000
	Motor
	IDR 12,000,000
	Car
	IDR 75,000,000
	Total
	IDR 169,750,000
Total Assets	IDR 176,250,000
Liabilities/Debts	
	Motor Loans
	Rp-
	Car Loans
	Rp-
Total Liabilities	Rp-
Net Worth	IDR 176,250,000

From the picture above, here are the results of the *financial check-up* of Mrs. Yani's family.

Family Financial Ratio

Ratio	Family Finance	Limitation
Liquidity Ratio	3,4	3-6 months
Debt Ratio	0%	maximum 35%
Savings Ratio	4%	Minimum 10%

The results of calculating Mrs. Yani's family financial ratio above show that in terms of liquidity, Mrs. Yani's family can last about 3 months and 12 days if her family loses income. This 3 months and 12 days period can be used to find new sources of income. That way the financial liquidity of Mother Yani's family can be said to be good. The Yani family has no debt at all so the debt ratio is 0% or it can be said to be very good. Mrs. Yani and her husband set aside Rp70,000 of her total monthly income for savings or about 4% of gross income.

Based on the calculation of the ratio above, Mrs. Yani's family finances cannot be said to be fully healthy, because their savings ratio is still far below 10%. Mrs. Yani needs to reorganize her finances and reduce unnecessary consumption. Gymnastics, social gatherings, and other personal consumption activities can be rearranged so that their finances are much better and healthier.

CONCLUSION

The consumption motives of housewives who are gymnastics activists in Sukosari Village are based on needs, maslahat, and a small part of it is followed by desires, egos, and individualism. It is these motives based on desires and egos that are not advocated in Islam. Gymnastics activities and the consumption of its equipment are not prohibited in Islam. Even Islam advocates maintaining health which is one of the 5 basic foundations Maqasid Al-Syari'ah. Nevertheless, mothers must still pay attention to the elements of blessings and benefits that will be obtained.

Mothers of gymnastics activists in Sukosari Village in consuming something in general do not violate Islamic consumption ethics. It's just that there are some mothers who are not controlled in consumption. An attractive model of clothing will greatly influence her to buy. This does not indicate the simplicity of attitude in accordance with the provisions of Islam. No matter whether rich or underprivileged, Islam encourages its people to be modest and in the middle.

Some of gymnastics activists have savings ratios below 10% or below the minimum percentage of savings ratios. This is a bad condition for their family's finances so there is a need for financial rearrangement. Non-urgent consumption should be put aside first to restore financial condition to be healthier.

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