

THE CONSUMPTION FUNCTION MODEL OF COASTAL COMMUNITIES IN SOUTH KALIMANTAN BASED ON THE USE OF DIGITALIZATION IN MASLAHAT PERSPECTIVE

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ABSTRACT

The development of the Industrial Revolution 4.0 and the progress of the times in the *era of Society 5.0* give an idea that information technology has entered various lines of people's lives so that the government encourages people to use the payment digitization system as a form of accelerating the push for economic and financial instruments in Indonesia. Many digitization systems are provided through non-cash payment instruments, one of which is Gopay, OVO, Mobile Banking, and Digital Wallets. The purpose of this research is to form a model of the pattern of public consumption approach based on the use of digitalization and also how the function of maslahah and the description of the digitalization of coastal communities. This study uses field methods and surveys. The sample used was respondents who used e-money in coastal communities with a total of 60 respondents determined based on the sampling quota. Then, it was analyzed using the Keynes consumption function model in macro terms and the consumption function in benefits. The results show that the consumption function model of coastal communities based on the use of digitalization is $C = 539,487 + 0.17 Y$ with an *Average Propensity to Consume* (APC) value of 0.99 while APS is 0.01 while the *Marginal Propensity To Consume* Value = 0.17 and the *Marginal Propensity To Saving* Value = 0.83. Meanwhile, for the consumption function model, the use of digitalization in the perspective of benefits can be shown by the results $Y = 3.368 + 0.725 C + 0.017 S + 0.064 X$ and for the value of $Y = FS + S$ is $Y = 2.853 + 0.775 FS + 0.065 S$.

Keywords: Income; Consumption; Savings; Digitalization; Alms.

ABSTRAK

Perkembangan Revolusi Industri 4.0 dan kemajuan zaman di *era Society 5.0* memberikan gambaran bahwa teknologi informasi telah memasuki berbagai lini kehidupan masyarakat sehingga pemerintah mendorong masyarakat untuk

menggunakan sistem digitalisasi pembayaran sebagai bentuk percepatan dorongan instrumen ekonomi dan keuangan di Indonesia. Banyak sistem digitalisasi yang disediakan melalui instrumen pembayaran nontunai, salah satunya adalah Gopay, OVO, Mobile Banking, dan Digital Wallets. Tujuan dari penelitian ini adalah untuk membentuk model pola pendekatan konsumsi masyarakat berdasarkan pemanfaatan digitalisasi dan juga bagaimana fungsi masalah dan deskripsi digitalisasi masyarakat pesisir. Penelitian ini menggunakan metode lapangan dan survei. Sampel yang digunakan adalah responden yang menggunakan e-money di masyarakat pesisir dengan total 60 responden ditentukan berdasarkan kuota sampling. Kemudian, dianalisis menggunakan model fungsi konsumsi Keynes secara makro dan fungsi konsumsi dalam manfaat. Hasil penelitian menunjukkan bahwa model fungsi konsumsi masyarakat pesisir berdasarkan pemanfaatan digitalisasi adalah $C = 539.487 + 0,17 Y$ dengan *nilai Average Propensity to Consume* (APC) sebesar 0,99 sedangkan APS sebesar 0,01 sedangkan *Marginal Propensity To Consume Value* = 0,17 dan *Marginal Propensity To Saving* Nilai = 0,83. Sementara itu, untuk model fungsi konsumsi, penggunaan digitalisasi dalam perspektif manfaat dapat ditunjukkan dengan hasil $Y = 3.368 + 0.725 C + 0.017 S + 0.064 X$ dan untuk nilai $Y = FS + S$ adalah $Y = 2.853 + 0.775 FS + 0.065 S$

Kata Kunci: Penghasilan; Konsumsi; Tabungan; Digitalisasi; Sedekah.

INTRODUCTION

Currently, economic and technological developments cannot be separated from each other and synergize with each other in building and changing the paradigm of society to be more advanced. The growth of the Industrial Revolution 4.0 and the movement of time in the era of society 5.0 provide an overview that information technology has entered various lines of people's lives, plus in recent years almost all over the world has been faced with quite difficult problems, where the outbreak of the Covid-19 virus has provided a lesson for almost all joints of life on how important information technology is for the convenience and needs of society. (Yulianti & Goenadhi, 2017). The government's economic policies, implemented through education programs, play a part, ability, and skill in competing. The presence of educational institutions and infrastructure in coastal communities improves the quality of human resources and raises fishermen's revenue. By utilizing natural resources on the coast and sea optimally and appropriately, it can drive economic improvement and revenue growth in coastal towns toward prosperity (Rodiyah, 2021).

The government has a role to play in raising coastal communities' income in order to fulfill their daily consumption demands and improve people's living conditions (M. L. N. Islami & Rafik, 2023). Surah Al Baqoroh verse 164 explains the concept of consumer behavior in coastal towns from an Islamic perspective:

إِنَّ فِي خَلْقِ السَّمُوتِ وَالْأَرْضِ وَاخْتِلَافِ اللَّيْلِ وَالنَّهَارِ وَالْفَلَاحِ الَّذِي تَجْرِي فِي الْبَحْرِ بِمَا يَنْفَعُ النَّاسَ وَمَا أَنْزَلَ اللَّهُ مِنَ السَّمَاءِ مِنْ مَّاءٍ فَأَحْيَا بِهِ الْأَرْضَ بَعْدَ مَوْتِهَا وَبَثَّ فِيهَا مِنْ كُلِّ دَابَّةٍ وَتَصْرِيفِ الرِّيْحِ وَالسَّحَابِ الْمُسَخَّرِ بَيْنَ السَّمَاءِ وَالْأَرْضِ لَآيَاتٍ لِّقَوْمٍ يَعْقِلُونَ

It means: Indeed, in the creation of the heavens and earth, and the alternation of the night

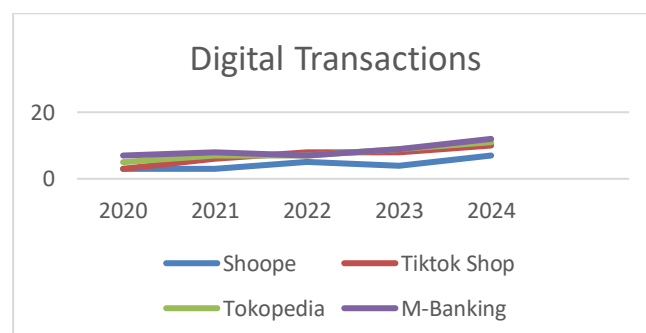
and the day, and the [great] ships which sail through the sea with that which benefits people, and what Allah has sent down from the heavens of rain, giving life thereby to the earth after its lifelessness and dispersing therein every [kind of] moving creature, and [His] directing of the winds and the clouds controlled between the heaven and the earth are signs for a people who use reason.

Based on the findings of field observations conducted on coastal settlements in South Kalimantan to address the community's primary and secondary demands for completing digital transactions. Coastal communities conduct digital commerce using platforms such as Shopee, Tokopedia, TikTok Shop, and others. M-Banking, Shopee Pay, ATM (Automated Teller Machine), GOPAY, DANA, and OVO are used to pay for digital transactions across several platforms. The development of digital transactions carried out by coastal communities in South Kalimantan from year to year has increased by 67%. It is explained in the digital transaction development report in figure 1.

Based on the figure 1, digital transactions through Shopee, OVO, DANA, and M-Banking have increased from 2020 to 2024, indicating that coastal communities are interested in making digital transactions to meet primary and secondary needs and achieve prosperity.

Economic poverty is particularly high in coastal towns. According to Juliantono, the poverty headcount index (PHI) level reached 32.4% by focusing on food consumption habits (Cochoy et al., 2020). The characteristics of public consumption depending on residence are separated into the categories in figure 2.

Figure 1: Development of Digital Transactions 2020-2024



Data Source : Bank Indonesia, (2024)

Figure 2. Consumer Behavior in Coastal Communities



Data Source: BPS, (2024)

Based on Figure 2, Consumer behavior toward the purchasing interests of urban, rural, coastal, and riverine communities is one of the markers of society in meeting primary and secondary demands to achieve wealth (Dewan Pengurus Nasional FORDEBI & ADESY, 2016). To increase sustainable national economic development, it is necessary to have a marine base and fisheries both directly and indirectly in overcoming poverty. Currently, the fundamental problem of high poverty in coastal communities is the lack of capital, market, technology, culture, low quality of the environment, and weak group institutions (Universitas Islam Indonesia & Bank Indonesia, 2008).

Many coastal communities in South Kalimantan province do not understand digital transactions regarding information, both economic and social, to meet their living needs through digital economic transactions such as Shopee, Tiktok Shop, Tokopedia, and M-Banking (Sunartiningsih & Larasati, 2020). Technological transactions continue to progress unevenly, separating urban and rural societies from coastal and riverine communities. The higher the income, the more money people spend to meet their basic and secondary demands. The demand and supply of digital wallet transactions like shopee, tiktok shop, Tokopedia, and M-Banking influence the growth and development of digital economic transactions. One example of digital economy transactions carried out by urban, rural, coastal, and river communities is currently experiencing the progress of the industrial revolution. 4.0, persons conducting goods transactions do not need to meet directly and will only be done online through Dompot Digita (Purnomo, 2015)

In the challenges caused by the growth of digital economic transactions on platforms such as Shoope, Tokopedia, Tiktok Shop, and others. It has an impact on the country's growth and revenue generated through digital transactions. The community's desire in completing digital transactions influences coastal communities' purchasing patterns in meeting their living needs and achieving benefits. Coastal areas in the province of South Kalimantan are experiencing an increase in digital commercial transactions. It influences the style of the coastal community's consumption model, which is used to develop the consumption function model in order to meet primary and secondary demands and achieve prosperity.

In various cases the use of e-commerce in the community is increasing, the main reason for the use of e-money-based payments is the high security and the convenience provided so that it affects changes in public consumption (Kadir, 2021). Facts on the ground show that most people currently allocate their consumption to the non-food sector. The government's goal in encouraging people to use the payment digitization system is a form of accelerating the encouragement of economic and financial instruments in Indonesia. Many digitization systems are provided through non-cash payment instruments, one of which is Gopay, OVO, Mobile Banking, and Digital Wallets (Pinto, 2015).

On the other hand, the development of information technology is a challenge in itself regarding the readiness of human resources, whether currently, the community is ready for industry 4.0 adaptation or vice versa will be left behind with this condition because digitalization knowledge or information technology is not evenly distributed throughout society, where it can be seen that information technology knowledge is faster conveyed to the flow of activities to urban communities than rural communities and which we often forget is a coastal community (Pinto, 2015). Maybe rural areas in the interior or coastal communities do not care too much about these technological advances, but if these human resources are left behind, it will be a warning for local governments and even the central government to increase literacy related to digitalization for this community to face the challenges and opportunities offered through digitalization (Siregar et al., 2023).

South Kalimantan is the location of the research in this study, which geographically has a potential sea. The province contains 31 coastal sub-districts with a total coastal area of 10,723.96 km², or 42.49% of the total area of coastal districts or 28.76% of the entire area of South Kalimantan (Labetubun et al., 2021). Statistical data from the Bank Indonesia Economic Report of South Kalimantan Province shows that the use of digitalization in this province in 2022 is

244.72 thousand Qris merchants with a nominal transaction of 1.42 trillion which shows the real condition of the use of digitalization through e-money to carry out economic activities, including in the form of consumption, savings and the context of other social activities (Purnomo et al., n.d.).

Coastal communities need to be encouraged for the use digitalization, where preparing human resources and knowledge of this technology will accelerate regional economic and financial activities so that they can increase economic growth and accelerate development with the goal of community welfare (Asyahrri et al., 2023). However, the fact that the slow economy in the coastal communities of South Kalimantan will be technologically literate and digitalization is actually due to the high poverty rate for areas living on the coast, especially the coast (Purnomo et al., 2023). For example, the coastal area of South Kalimantan is Kotabaru Regency, where the Gini Ratio data increased in 2021, which is 0.306 higher when compared to 2020, while for Tanah Bumbu Regency, the Gini Ratio value for 2021 is 0.288 lower than in 2020. Based on the condition of the 2 (two) areas, most of which live in coastal areas, it shows that there is an income gap that causes a gap that will affect the development of human resources and the success of increasing the use of public consumption in various aspects of the economy through digitalization, plus how the role of maslahat as a religious aspect to add blessings for those who are majority Muslims can easily use digitalization in various ways to others (Kristiyanti, 2016).

Blessings for Muslims are indeed a means to increase faith and self-devotion to Allah. Some of those who live in luxury or income above average will seek blessings to strengthen their faith and piety as well as various to those in need. In addition, not only those with high incomes want to get benefits but those with low incomes can share (Anwar et al., n.d.). Digitalization is a means to increase advantages and make it easy for people to consume them. Maslahat activities involving digital wallets make every transaction easier. Convenience and clear features boost the likelihood to use digital wallets and the convenience of completing transactions (Anwar et al., n.d.).

Several research reviews related to the consumption function of coastal communities through Islamic economic reviews and related to digitalization consumption patterns have been carried out a lot, including Septiana, where the consumption patterns of coastal communities because of Islam need to be preserved because they can contribute to maintaining cultural heritage and helping to maintain Islamic ukhuwah (Komarudin et al., 2021).

Furthermore, according to Nugroho's research, a Muslim's consumption should be guided

by moral concepts such as justice, cleanliness, simplicity, generosity, and morality (Majir & Nasar, 2021). Aulady and Martinus Legowo's research focused on the consumption pattern of people's digitalization, with the findings indicating that some levels were quickly adapted while others were slower. It was influenced by the extent of public engagement with technology and the habits of the community itself, whether being near to technology or having never dealt with the use of technology itself (Fajirin & Indrarini, 2021a).

Several prior studies conducted by researchers demonstrate the importance of public consumption in the form of digitization as a means of enhancing people's living standards and fundamental requirements. Reasonable consumption of coastal communities and understanding of digitalization can lessen income disparity because public consumption is influenced by revenue earned (Majir & Nasar, 2021). This study differs from previous research in that it examines the demand function, the supply of public consumption to achieve prosperity, and the consumption styles of urban and rural communities using digital competition. Several studies have been conducted by the research that has been used as a reference, which has been disclosed in this study, demonstrating that this research is interesting because more research is needed. The researcher updated the research to discuss the consumption function model of coastal communities in digital products to achieve benefits and describe its digitalization so that the results of this study are interesting to study as a recommendation for the government to pay more attention to coastal communities by connecting existing theories and results (Fajirin & Indrarini, 2021).

The update to this study discusses coastal communities to meet their living needs through digital transactions to answer the challenges of the digital economy 4.0 but also pays attention to the social benefits that must be incurred to fulfil religious obligations and responsibilities (zakat, infaq, alms, and others) (Asyahrri et al., 2023). Meanwhile, earlier research explored consumer behavior in meeting living needs based on income obtained without taking into account societal benefits that must be spent, such as zakat, infaq, and alms (N. W. Islami et al., 2021).

RESEARCH METHOD

This study combines field research and survey methods to investigate the consumption function of coastal communities based on digitalization and the formulation of *maslahah*. Then, the sort of research utilized is quantitative, employing statistical methods (Kamsyach, 2016). This research was conducted in South Kalimantan Province, particularly among people who live

in coastal areas of rivers or islands. The data sources used in the form of primary data include interviews shown to respondents from coastal communities in South Kalimantan that have been identified in this study (Rachman et al., 2024). In compiling interview guidelines that will be disseminated to informants, the researcher defines the instrument indicators to answer a survey as follows:

1. Income: The income referred to in this study is the gross income generated by people in the coastal areas of South Kalimantan (Tanah et al.) in one month.
2. Consumption: The consumption referred to in this study is food and non-food expenditure carried out by coastal communities in one month using digitalization (e-money)
3. Savings: Savings in this study is a form of money investment in financial institutions carried out by coastal communities in one month.
4. Digitalization: Digitalization in this study is a form of consumption activity of coastal communities using their expenditure through e-money in one month.
5. *Sadaqah*: The alms referred to in this study are property or non-property issued by coastal communities in one month outside of Zakat for the public interest.

The determined instrument indicators were utilized to develop interview questions to address the issues raised in this study.

Population and Sample

The population in this study is people living in the coastal areas of South Kalimantan Province based on the comparison of the total population of the whole population with the selection of samples based on the conditions *of the sampling area* because the condition of South Kalimantan Province consists of 13 districts/cities so it must be determined which will be used as a sample (Sujarweni, 2019). This study's sampling areas included Kotabaru, Tanah Bumbu, and Tanah Laut Regencies from 13 regencies/cities in South Kalimantan Province. The number of respondents were then picked through a sample utilizing the quota sampling approach of up to 60 respondents from coastal settlements separated into three (three) districts in South Kalimantan province (Sujarweni, 2019).

Data Captured and Analysis Techniques

The data was gathered through interviews and structured surveys. To obtain data, the researchers employed the quota sampling approach to identify coastal settlements in South Kalimantan and performed structured interviews. This study's informants were mapped by the researcher. Each research district point selected ten informants based on the informant indicator

criteria. The researcher conducted structured interviews with the informant using the following techniques:

1. Coastal and river communities in South Kalimantan province
2. People undertake transactions using digital channels.
3. People with a minimum income of 1 million and a maximum of 5 million.
4. People who live on the seashore or riverbanks.

Field interview data was evaluated using report and interview narrative data acquired from informants. The research data were analyzed as follows (Neolaka, 2016):

1. Consumption Function

The consumption function formed in this study is $C = a + bY_d$, where C = is consumption, a is autonomous consumption, b = Marginal propensity to Consume (MPC) and Y_d = disposable income, For the consumption function in Islamic economics, the formulation is formed as follows: $FS = C + S$, where FS is the final expenditure, C = consumption expenditure, and ZIS is the component of zakat, infaq, and alms.

2. Marginal Propensity to Consume (MPC)

The MPC approach generally states that if the MPC is between 0.5-1 means an increase in income, most of >50% will be allocated to increase consumption.

3. Marginal Propensity to Save (MPS)

This MPS formulation is used to see the extent to which coastal communities are saving, with the formulation formed as $MPS = 1 - MPC$.

4. Community Income

The formulation of this income is to see the extent to which the allocation of people's income is allocated through the use of consumption expenditure and savings. The income of the community formed in Islamic economics is as follows: $Y = C + S + \text{Saving}$ $Y = FS + S$

RESULT AND DISCUSSION

Digital Buying Pattern Understanding Model

Coastal communities have diverse styles and consumption patterns, depending on their financial level. The digital era is evolving at such a rapid pace that no constraints exist. In general, humans prefer to complete tasks more quickly, practically, and efficiently. It is indisputable that change influences how consumers interact with businesses, products, and services. Individuals are personally affected by this phenomenon, which has a big impact on broader market dynamics.

Companies in the microeconomics sector must understand and track digital customer behavior in order to remain relevant and compete effectively.

The development of e-commerce platforms with the offer of various products has indirectly changed the role of the conventional market. The dominant reason consumers choose to shop online is because of the convenience offered. Buying online allows customers to easily browse and purchase products from the comfort of their homes or anywhere without needing to visit a physical store. This pleasure is beautiful to busy consumers who need to see a physical store more. One of the other reasons why people choose to shop online is because they can easily compare products and prices between the various sellers available on the e-commerce platform. The ability of consumers to compare prices and products has encouraged increased competition among sellers or retailers. This means every seller needs to understand the prices offered by competitors. In addition, they also try to reduce costs as efficiently as possible to increase sales of their products.

Consumer behavior research focuses on how each individual chooses the product to purchase by taking into account elements such as time, money, and energy availability. Consumer engagement refers to how people view, feel, and select items that they like. Perception represents how consumers believe about a product or service based on previous experiences, and it might influence future consumer behavior. Consumer attitudes are influenced by a variety of factors, including knowledge, hopes, beliefs, emotions, feelings, and views, as well as pre-existing desires. Furthermore, consumer attitudes can be influenced by the company's communications as well as social contexts such as family, friends, and reference groups. Understanding the wants, preferences, purchase process, and factors influencing consumer behavior is critical for businesses seeking market satisfaction. The key to a marketer's success in influencing consumer purchasing decisions is a thorough grasp of consumer behavior in digital marketing. The following is an overview of how technical advancements have altered human consumption habits:

1. Development of consumer expectations

Customers may now acquire things swiftly and effectively through e-commerce, raising consumer expectations for the quality of service they receive. To remain relevant and competitive in the business world, corporate leaders must adapt to changes in consumer behavior. Consumers now realize their power and are prepared to use it when they are dissatisfied with the services they receive. When customers express their unhappiness on

social media, it can negatively impact other customers' perceptions of the company's products and services. Entrepreneurs must respond to consumer criticism and deliver satisfactory service in order to preserve client trust.

2. Development of new communication channels

Before e-commerce took off, businesses offered customer support via email and phone calls. However, social media and live chat platforms now enable sellers of products or services to communicate directly with customers. Given the ease of access to information today, every piece of feedback provided by the company is significant because it can have an impact on the brand's reputation in front of a large audience. On the other hand, social networking and live chat services have a positive impact. Companies who have access to a larger database might immediately use it for research and product development.

3. Dompot digital

The increasing growth of e-commerce has prompted people to move from cash to digital wallets or e-wallets when shopping in-store and online. Digital wallets are becoming increasingly popular and widely used because they are perceived to be more convenient, safe, quick, and rapid, resulting in more efficient and effective transactions.

4. The impact of the use of social media

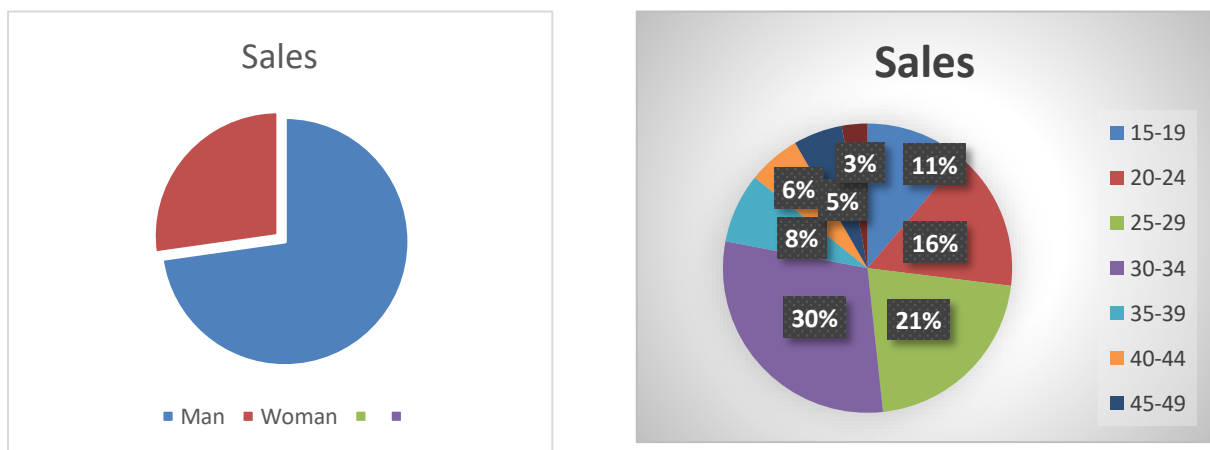
Before shopping, many people check for product recommendations on social media platforms or from influencers. A company's social media presence and reputation can have a substantial impact on how consumers perceive its products and make purchasing decisions.

Digitalization creates several new opportunities for businesses, but it also introduces problems that organizations must solve. Companies must be adaptable in order to keep up with fast changing technology and customer trends, as well as respond to fierce competition from new digital market competitors. Consumer behavior is changing in response to technical advancements in the digital age. To be relevant and competitive in a continuously changing market, businesses must recognize and respond to changes in customer behavior with agility. Companies may capture customers' hearts and compete successfully in the ever-changing digital world by efficiently utilizing technology, increasing user experience personalization, and establishing a strong social media presence.

Household income is one factor that influences consumption levels; the higher the income, the more money is spent on consumption demands. The more wealthy a household is, the higher its consumption level. Wealth, for example, can be in the form of stocks, time deposits, or cars.

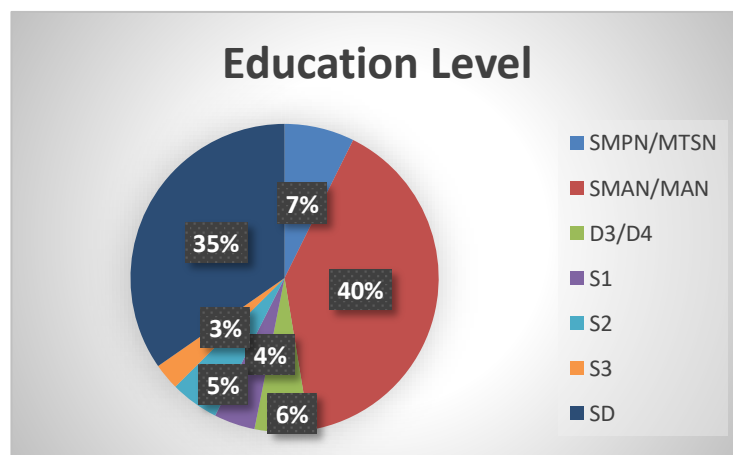
When the price of items is predicted to rise, individuals tend to purchase more. If interest rates on savings rise, people will see greater value in conserving their money rather than spending it. This indicates a negative link between interest rates and consumption rates. Taxation reduces the amount of income available to the society, which might lead to a decrease in consumption levels. The large population will boost the community's overall consumption. The majority of the population in productive or working age (15 - 64 years) will see an increase in consumption. Based on field data in the form of quantitative data depicted by the identification of coastal community respondents, it is shown as follows:

Figure 3. Gender



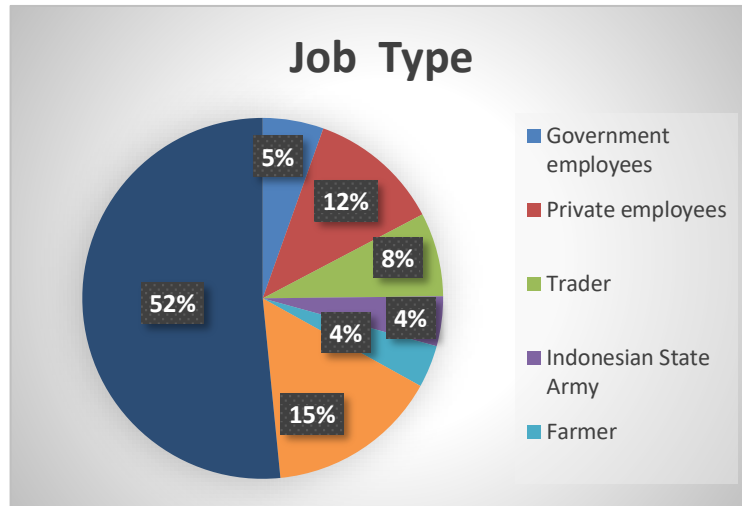
Data Processed: SPSS 22, (2024)

Figure 4. Educational Level



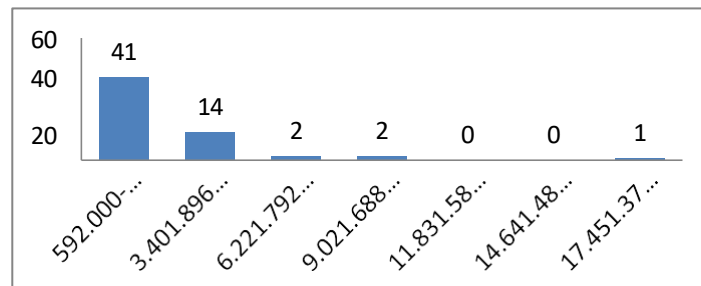
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Figure 5. Job Type



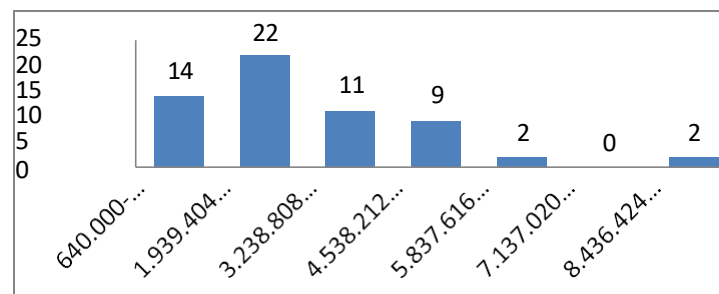
Data Processed: SPSS 22, (2024)

Figure 6. Community Income



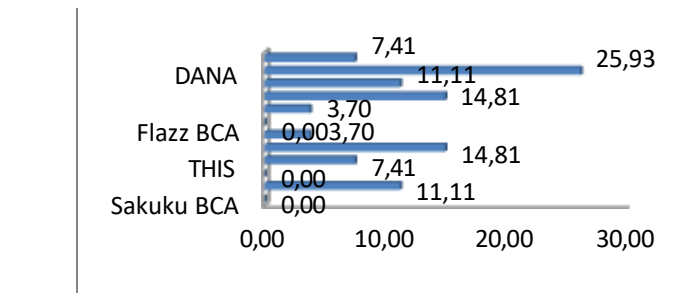
Data Processed: SPSS 22, (2024)

Figure 7. Community Expenditure



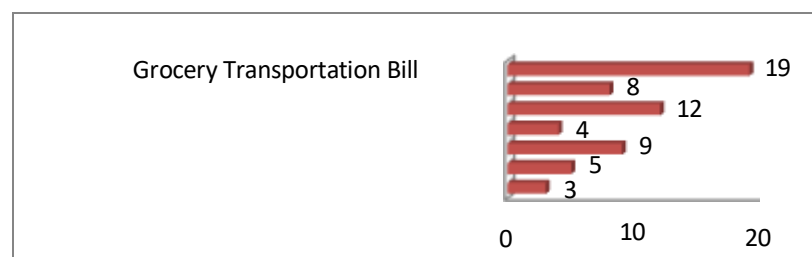
Data Processed: SPSS 22, (2024)

Figure 8. Most Used E-Money



Data Processed: SPSS 22, (2024)

Figure 9. Types of RT Withdrawals in the Use of E-Money



Data Processed: SPSS 22, (2024)

Figure 3 shows that 73.3%, or 44, of responders are male and 26.7%, or 16 are female. This data was obtained from field observations in three (3) districts: Tanah Laut, Tanah Bumbu, and Kotabaru. The age of the most significant respondents, 21.7%, is vulnerable to the age of 50-54%, or 13 respondents, while the lowest age is at 5%, with vulnerable percentages of 30-34, 20-24, 65-69, and 60-64 (Kristiyanti, 2016).

The study included 100 respondents from three regencies/cities in South Kalimantan Province.

Based on figure 4 and 5, the degree of education taken by the respondents, as stated in the diagram, shows that 38.3%, or 23 respondents, graduated from primary school, while 26.7%, or 16 respondents, did not graduate (Anwar et al., n.d.). The junior high school education level or equivalent is 18.3% or 11 respondents, while the high school education level is 13.3% or 8 respondents, with the remaining 3.3% or 2 people having higher education (Bachelor's degree). The diagram shows that the employment status of the respondents is 51.7% or 31 respondents from coastal communities who work as fishermen, while for jobs, around 10% or 6 respondents work as self-employed, farmers, and the private sector, 6.7% or 4 people work as traders, and the

rest work as village heads, civil servants, laborers, village heads, homemakers. (Komarudin et al., 2021).

Consumption Model based on Coastal Community Income

The net cash generated by coastal and river communities that work as fishermen in South Kalimantan province is used to meet basic and secondary needs. Fish sales produce revenue from the results of sea and river fishing. The quantity of fish received by sea and river fishermen influences the consumption habits of coastal and river fishing populations.

The growth of the digital economy has helped urban, rural, coastal, and river inhabitants meet their basic needs. The availability of digital platforms or digital wallets might affect the transaction system and people's ability to meet their basic needs in order to achieve prosperity. Every coastal community's income is generated on the fish products harvested. Figure 6 explains the revenue of coastal and river settlements.

According to Figure 6, the maximum income interval of coastal communities for one month varies from Rp 592,000 to Rp 3,401,895 with a total of 41 respondents, while the lowest income interval is between Rp 17,451,376 and Rp 20,261,271 with one respondent.

Fishermen will utilize all of their earnings to cover their basic requirements. The expenditures incurred by coastal communities are determined by the demand for the demands required to achieve welfare. Every coastal community's expenditure is defined by the consumption model used. In this application, coastal communities will identify demands that are more significant than those of their companions. The presence of a digital economy that is established and accessible through digital platforms such as digital wallets can influence the community to demand and supply commodities needed by coastal villages in South Kalimantan province. According to the findings of field observations, public spending on digital wallet products addresses the needs according to figure 7.

Figure 7 shows that the largest expenditure range of coastal communities was 22 respondents in the period of Rp 1,939,404 - Rp 3,238,807, while the lowest respondent expenditure was in the intervals of Rp 5,837,616 - Rp 7,137,019 and Rp 8,436,424 - Rp 9,375,827 for each of 2 (two).

According to Figure 8, Briva is the most commonly utilized e-money by coastal communities, accounting for 25.93% (Komarudin et al., 2021). Furthermore, in second place are Shop Pay and Gopay with 14.81% usage each. Meanwhile, DANA and Link Aja ranked third with the highest percentage of 11.11%.

Further, The figure 9 shows that the average income of coastal communities is Rp 657,973.33 with the average expenditure in the use of digitalization (e-money) of Rp 652,939.00 while the *Average Propensity to Consume* (APC) is 0.99 while the APS is 0.01 which has the mean that the average inclination of coastal communities is so high while the inclination of saving is low (Kadir, 2021). According to these results, there is the potential for people to use *e-money* as a form of convenience and security during transactions by looking at the value of APC and APS, so it is necessary to increase literacy for people who have not used transactions through e-money (Siregar et al., 2023). The survey results also suggest that just 20% of coastal towns' expenditures are done using e-money, resulting in an MPC value of only 0.17.

To calculate the consumption model, apply the following equation formula: $C = C_0 + C_Y$ or $C = a + bY$, The consumption function model for coastal communities is calculated as **Conventional Consumption Function Model**

Consumption Function = $C = 539.487 + 0.17 Y$ Savings Function = $- 539.487 + 0.83 Y$, the Marginal Propensity To Consume = 0,17 and the Marginal Propensity To Saving = 0,83.

Based on the value of the consumption function model, the use of digitalization (e-money) for coastal communities means that for an MPC value of 0.17, which means that every increase in disposable income of Rp 1, will increase consumption by 0.17, while MPS of 0.83, it means that every additional Rp 1 will increase savings by 0.83 (Septiana, 2018). In the macro context, it is believed that if coastal communities experience a rise in income, their consumption would also increase, but the increase will be less proportional when compared to the increase in income (Yuliadi;, 2019). Meanwhile, the APC results show a greater value when compared to MPC. In some literature, MPC is to analyze consumption behavior in the short term while APC is to analyze in the long term. This means that in the short term, public consumption is low, but in the long term, public consumption is predicted to be high along with the income earned, so the role of digital consumption needs to be carried out to increase public consumption and improve the economy and finance nationally

Then, the MPS value from the results shows a figure of 0.83 which means that currently, coastal communities have a short-term income that is more used for saving because the cost of preparing for the future is very necessary while the condition of the APC value in the long term is predicted to be lower with a value of 0.01 (N. W. Islami et al., 2021). The interpretation of this result is that Islamic finance through e-money has a positive impact because the MPS value is

high, and the condition of coastal villages that are far from the market causes their income to be used for savings.

Meanwhile, to create a consumption function model, the usage of digitalization in terms of benefits can be demonstrated by the result $Y = 3.368 + 0.725 C + 0.017 S + 0.064 X$, and for the value of $Y = FS + S$ is $Y = 2.853 + 0.775 FS + 0.065 S$ (Reza & Mardani, 2023). The data suggest that alms have a benefit value of only 0.017, indicating that the value of coastal communities in seeking blessings remains low. The meaning of number of benefits through alms means that the consumption pattern of coastal communities is still in a low context through e-money, so the role of digital consumption is important to make it easier for people if they want to seek blessings through electronic money, which can speed up and provide security and comfort for users, plus the features of e-money. It is now more adaptable and simple to learn, particularly for those who are new to its use.

CONCLUSION

Consumer behavior research focuses on how each individual chooses the product to purchase by taking into account elements such as time, money, and energy availability. Consumer engagement refers to how people view, feel, and select items that they like. To be relevant and competitive in a continuously changing market, businesses must recognize and respond to changes in customer behavior with agility. By skillfully using technology, personalizing the customer experience, and having a strong presence on social media

This study suggests that the consumption function model of coastal communities based on the use of digitalization is $C = 539,487 + 0.17 Y$ with an Average Propensity to Consume (APC) value of 0.99 while APS is 0.01 while Marginal Propensity To Consume = 0.17 and Marginal Propensity To Saving value = 0.83. Meanwhile, for the consumption function model, the use of digitalization in the perspective of benefits can be shown by the result $Y = 3.368 + 0.725 C + 0.017 S + 0.064 X$, and for the value of $Y = FS + S$ is $Y = 2.853 + 0.775 FS + 0.065 S$. The data suggest that alms has a value of only 0.017, indicating that coastal communities continue to place a low emphasis on obtaining blessings.

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