# Consumer Behavior of Housewives in Fashion Shopping in Kerinci Regency

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#### Abstract

**Keywords**: Consumptive Behavior, Housewives, Fashion.

Consumptive behavior in Kerinci Regency is seen in the increasing purchase of luxury goods despite limited income. Additionally, people often prioritize a modern lifestyle over their basic needs. This trend is also influenced by aggressive promotions on social media, which shape consumption preferences. This study aims to investigate the shopping behavior of housewives for fashion in Kerinci Regency. The method used in this study is field research with a qualitative descriptive approach. The informants involved are the community, especially housewives. Data collection techniques include interviews and documentation. The data obtained are then processed using data reduction techniques, data presentation, and concluding. A comparison of consumption patterns between Kerinci Mudik and Kerinci Hilir shows significant differences due to social, cultural, and infrastructure influences. In Kerinci Mudik, housewives tend to be consumptive with high spending on branded clothing, driven by social media, social status culture, and easy access to shopping centers. In contrast, in Kerinci Hilir, consumption patterns are simpler, focusing on basic needs such as food and education, with community solidarity that reduces social pressure for prestige-based consumption. The limited infrastructure in Kerinci Hilir supports wise income management and family economic stability.

#### INTRODUCTION

Economic growth occurs along with an increase in production and the number of consumers, with the economic concept focusing on the behavior and role of consumers in the market. The increase in production today encourages consumers to be more free in choosing, buying, and using the goods or services offered. In making this decision, consumers tend to be influenced by psychological factors, the social and cultural environment of consumers. Consumptive behavior is a phenomenon that has plagued many people's lives today. Current habits and lifestyles are rapidly changing in a relatively short time towards increasingly luxurious and excessive directions, for example in terms of appearance which can lead to consumptive behavior. This consumptive behavior tends to have to pay higher costs because it is no longer just to meet needs but rather to fulfill the demands of desire. (Pada et al., 2020).

Regarding consumptive behavior, some housewives state their needs and desires, but do not understand their motivations more deeply, whether the goods purchased are in accordance with the needs or only as a desire that is only considered as a means of satisfaction so that it often reacts not in accordance with the needs. Currently, consumptive activities carried out by rural communities are not only driven by the need for the function of the item. However, it is also based on the desire to maintain prestige.(Rasyid, 2019).

It is because of the increasing number of offers of the latest products that are promoted through print and electronic media and even through direct sales on the spot that make a person easily influenced to try or buy the item even though the item is not actually needed. Likewise, what

happens to housewives in shopping for fashion, especially in Kerinci Regency where consumptive behavior is increasing in stores where they shop. Housewives in Kerinci Regency, the majority of whom are Muslims, strongly adhere to the teachings of Islam, but in terms of consuming goods and services, housewives often do not pay attention to consumption ethics in accordance with Islamic teachings. (Nabil et al., 2024).

Consumptive behavior is the consumer decision-making process in choosing, buying and using goods and services to maximize their satisfaction. As happened to housewives in Kerinci Regency who stated their needs and desires, but did not understand their motivation in depth whether the goods and services they obtained or used were in accordance with their needs or just desires that were considered as a means of satisfaction or just to maintain prestige. In the case of Kerinci Regency, housewives prioritize their desires, because they do not want to be considered out of date, they behave consumptively such as to compare, get bored, look for something more sophisticated, try it out, and prestige. If what is desired is not a need, then the fulfillment of these desires will only provide satisfaction. Usually there are many of them who will be confident if they have luxury goods and are always updated / new. Humans are arguably creatures that are never satisfied, the end of the search they do always thinks at one point, which is lacking. (Dunn et al., 2011).

Consumptive behavior is part of the socio-economic dynamics of housewives that reflect spending patterns to meet needs or desires. The consumptive behavior of housewives in fashion shopping in Kerinci Regency is increasingly visible due to the influence of modernization, access to digital technology, and shifting cultural values. As an area with an agrarian economic structure, Kerinci Regency faces challenges in maintaining a balance between the consumptive lifestyle of the community and the limited resources of the local economy. This condition makes the study of consumptive behavior in fashion shopping in Kerinci Regency more relevant, especially in understanding its impact on economic stability. (Lutfiah et al., 2022). The main factors influencing housewives' consumptive behavior in fashion shopping include their increased access to social media and e-commerce platforms, as well as vigorous consumption promotion through various modern communication channels. This trend has a positive impact in terms of increasing the choice of goods and services for the community, but also poses a risk of excessive consumptive behavior that has the potential to disrupt household finances and the local economy. (Angelia et al., 2021).

The consumptive behavior of housewives in fashion shopping, including in Kerinci Regency, can be caused by the influence of changing lifestyles due to globalization and technological advances. Consumptive lifestyles usually arise from the psychological need to improve social status, which is demonstrated through the ownership of certain goods. According to lifestyle theory, this behavior is driven by social pressure and the desire to conform to group norms or popular trends. This is often exacerbated by the influx of social media and digital promotions that introduce people to new products and services. (Nurazijah et al., 2023). In addition, the concept of need as described in Thorstein Veblen's theory of consumption also influences people's behavior. They are driven to buy non-essential items, just to fulfill a desire or follow an emotional urge. Other factors, such as low financial literacy and lack of self-control, also contribute to this consumptive pattern. Previous research shows that consumptive behavior tends to increase when access to credit is easy to obtain, making housewives more prone to impulsive spending without considering the long-term impact. (Angelia et al., 2021).

Consumptive behavior in Kerinci Regency is increasingly evident with the increasing habit of housewives in buying goods that are not actually a primary need. Excessive consumption is often driven by the growing trend of modern lifestyles, where owning the latest items or following trends becomes an important part of one's social identity. (Rahmat et al., 2020). This is also reinforced by the easy access to goods and services through various online shopping platforms, which makes it easier for people to be tempted to shop impulsively.

One of the relevant theories in understanding consumptive behavior is the personality theory proposed by Carl R. Rogers. According to Rogers, consumptive lifestyles can be understood through an individual's self-concept. In his view, individuals who have a need to fulfill social expectations are often trapped in excessive consumption patterns. They buy goods not only to fulfill their needs, but to form an identity and self-image in accordance with prevailing social standards. This consumptive lifestyle can be interpreted as a reflection of individuals' search for social acceptance and self-actualization, which often has a negative impact on their psychological and financial well-being.

The consumptive behavior of housewives in shopping for fashion in Kerinci Regency is influenced by various factors, such as technological developments, social pressure, and family economic conditions. Increased access to social media and e-commerce has led to an increase in fashion consumption, often without considering actual needs. In more modern areas such as Pasar Senen Village and Tanjung Bunga Village, consumptive behavior is more visible compared to Tanjung Bunga Village, which still maintains simple consumption patterns despite changes due to modernization

In addition, social pressure to follow fashion trends also affects housewives' spending patterns, which in some cases can have an impact on the economic stability of the family, especially for those with limited income. Low financial literacy is the main factor that causes some housewives to be less wise in managing expenses, so education and support from the government and related institutions are needed so that they can better manage their finances and avoid excessive consumptive behavior.

This phenomenon can have a negative impact on household economic stability, especially for families with limited income. Expenditures that do not match income often cause families to have difficulty managing finances, resulting in financial problems, such as debts that continue to accumulate (Belwalnli, 2019). In the long run, this habit can interfere with the family's financial welfare, because the more money is spent on unimportant needs rather than on tabunlganl or urgent needs. (SL. Triylanlinlgsih, 2011).

Therefore, it is important for housewives in fashion shopping in kerinlci district to be wiser in managing finances by understanding the difference between needs and wants. Efforts to improve financial literacy can help people to develop more effective household budgets, reduce consumptive behavior and minimize the risk of economic instability, kerinlci districts show that there is a significant economic dynamics caused by changes in the lifestyle and consumption patterns of the community, because excessive consumptive behavior has the potential to cause economic problems, especially for families with limited income.

Consumptive behavior in Kabupaten Kerinlci is increasingly evident with the increasing habit of housewives in buying goods that are not actually a primary need. This over-consumption is often driven by the ever-evolving trend of modern lifestyle, where owning the latest goods or following trends becomes a defining part of one's social identity. (Rahmat et al., 2020). This is also

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#### **METHODS**

This research uses qualitative research with a sociological approach. Qualitative descriptive method is a research that obtains information about a situation based on the situation that exists at the time of the research. This research aims to study the consumptive behavior of housewives in shopping fashion in Kerinci Regency. This research will use a qualitative approach involving document analysis and in-depth interviews with related parties, such as housewives and the community involved in shopping fashion in Kerinci district.

## **RESULTS AND DISCUSSION**

#### Consumer behavior

In economic theory, it is explained that humans are economic creatures who always try to maximize their satisfaction and always act rationally. Consumption patterns will try to maximize their satisfaction as much as possible. They have alternative product preferences that can fulfill their needs. Consumption behavior involves the actions associated with the spending, consuming and spending of products or services, including the decision process that involves and arranges them. (Cahylanlinlgtylas & Gufronl, 2023). As for the definition of consumption behavior according to Mowenl and Minlor, consumption behavior is the study of the units and decision-making processes associated with receiving, using and purchasing, and selecting goods, services, and ideas. (Idris, 2022).

From several existing references, it can be concluded that consumption behavior is part of the behavior related to decision making, purchasing, and selecting products and services that are expected to be able to meet the needs and people to make purchases that only meet the satisfaction of their needs. The needs and desires of consumption are something that must be fulfilled by every individual. (ALfistal elt all., 2024).

# Consumptive behavior of housewives

The consumptive behavior of housewives in fashion shopping is a growing phenomenon in Indonesia. Clothing consumption, which used to be regarded as a basic necessity, has now shifted to become part of a lifestyle that is closely related to social status, trends, and personal satisfaction. Many housewives do not only buy clothes to fulfill their needs, but also to enhance their self-confidence and keep up with the latest fashion. This change is inseparable from various factors that influence consumption patterns, such as easy access to fashion products, the influence of social media, and changes in the mindset of the community regarding fashion as part of self-identity. (YLudhanlinlgtylas et al., 2024).

In theory, the consumptive behavior of housewives can differ based on economic, social, cultural, and psychological factors. (Schiffmanl & Kanluk, 2007). According to Maslow's Hierarchy of Needs theory, fashion consumption can function as a fulfillment of basic needs to a symbol of social status. (Maslow, 1943). The Enlgel-Kollat-Blackwell (EKB) model explains that internal factors, such as motivation and attitude, as well as external factors, such as advertising and social media, influence purchase decisions. (Enlgel, Kollat, & Blackwell, 1968). In addition, the theory of lifestyle (AIO: Activities, Interests, Opinions) shows that housewives who are active in the community or have a high interest in fashion are more likely to be consumptive than those who are more modest in their lifestyle. (Plummer, 1974). Meanwhile, the theory of Concession Dualism explains that housewives in traditional culture areas are more selective in their shopping compared to those who live in modern circles with wide access to fashion trends. (McCrackenl, 1988). Thus, the consumptive behavior of housewives is not uniform, but is influenced by various factors that shape their consumption patterns.

One of the main factors that encourage consumptive behavior in fashion shopping is the easier access to clothing products, both through offlinle and onlinle stores. In the past, housewives did not need to go to the market or shopping center to buy clothes, but now they can shop easily through e-commerce platforms such as Shopee, Tokopedia, Lazada, and Zalora. The existence of e-commerce makes it easy for anyone to buy clothes anytime and anywhere, without having to leave the house. In addition, various attractive promos such as massive discounts, cashback, and free shipping are increasingly encouraging people to spend more. In some cases, housewives tend to buy clothes not because of urgent needs, but because they are tempted by the promotions offered.(Darmawanl, 2022).

#### **Fashion**

Fashion is a form of self-expression that is reflected through a person's choice of clothing, accessories, and lifestyle, which continues to evolve according to trends circulating in society. The development of fashion is not only a reflection of an individual's taste in dress, but also a part of the broader social dynamics. In many cultural contexts, fashion has become a nonverbal communication tool that can reveal an individual's character, preferences, and even values. Not only that, a person's style of dressing is also influenced by other factors, such as family, peers, and exposure to mass media and social media. (Pertiwi et al., 2024).

In sociological studies, fashion is not only regarded as something aesthetic, but also as a reflection of social structure, economic status, and cultural identity. The clothes a person wears can signify a certain social class, cultural affiliation, and even the values they wish to display to

society. Georg Simmel (1904), a renowned sociologist, explained that fashion has a dualistic nature, namely as a tool of conformity and social differentiation. On the one hand, fashion allows individuals to conform to a certain group or community in order to be socially accepted. On the other hand, fashion is also a way for individuals to show their differences and uniqueness from others, creating a more personal identity within their social circles. (Ie & Visanltia, 2013).

In the context of housewives, fashion often plays a role that is more than just clothing or style, but rather becomes a representation of how they want to be perceived by others. Many housewives use fashion as a means to demonstrate their personal identity, both within the family circle and in wider social circles. The choice of clothing can reflect the level of economic welfare, personal taste, and traditional or modern values. For some housewives, following fashion trends is part of an effort to stay relevant and accepted in the social circle, especially in communities that pay a lot of attention to appearance. (Robi Wijayla & Anldunlg Jati NLugroho, 2022).

Furthermore, fashion is also often an indicator of economic status for housewives. Those with higher purchasing power are more likely to be able to keep up with the latest trends and buy clothes from well-known brands, while those with more limited economic conditions may be more selective in choosing clothes based on funlgsionlal aspects and price. In some cases, there are also housewives who try to follow certain fashion trends as a form of self-actualization or even to increase their self-confidence. Thus, fashion does not only function as a basic necessity in dressing, but also becomes part of the social construction that can influence how an individual is perceived and managed in his/her relationships.

#### **DISCUSSION**

The consumer behavior of housewives in shopping for fashion in Kerinci refers to their tendency to buy clothes not only based on needs, but also because of emotional drives, trends, and social pressures. This behavior is often influenced by external factors such as social media, the surrounding environment, and ease of access to credit payment systems. Many housewives consider fashion as part of their lifestyle and social status, so they are willing to allocate a large portion of their income to buy new clothes, even if it means going into debt or sacrificing other needs. In Kerinci Regency, fashion consumption patterns among housewives vary depending on the social and economic conditions in each region. In more developed areas such as Pasar Senen, housewives are more consumptive because of the influence of trends and easy access to shopping. On the other hand, in a simpler village like Tanjung Bunga, consumer behavior tends to be lower because people prioritize basic needs over lifestyle. Thus, consumer behavior in fashion shopping is not only influenced by personal desires, but also by the local social, economic, and cultural environment.

No	Name	Village	Statuse	Age	Income	Spending
1	Wenti	Pasar	Ibu Rumah	28	700.000	1.300.000
		Senen	Tangga			
		Siulak				

2	Yetzaini	Pasar	Ibu Rumah	33	1.300.000	2.200.000
		Senen	Tangga			
		Siulak				
3	Harmita	Pasar	Ibu Rumah	40	500.000	1.500.000
		Senen	Tangga			
		Siulak				
4	Elza	Pasar	Ibu Rumah	42	1.000.000	2.300.000
		Senen	Tangga			
		Siulak				
5	Hasuna	Pasar	Ibu Rumah	45	800.000	2.000.000
		Senen	Tangga			
		Siulak				
6	Ani	Siulak	Ibu Rumah	46	500.000	1.400.000
		Panjang	Tangga			
7	Lise	Siulak	Ibu Rumah	29	700.000	1.800.000
		Panjang	Tangga			
8	Weli	Siulak	Ibu Rumah	30	900.000	1.800.000
		Panjang	Tangga			
9	Yesi	Siulak	Ibu Rumah	31	600.000	2.000.000
		Panjang	Tangga			
10	Boti	Siulak	Ibu Rumah	31	700.000	2.300.000
		Panjang	Tangga			
11	Meme	Sulak	Ibu Rumah	31	1.500.000	2.200.000
		Gedang	Tangga			
12	Eli	Sulak	Ibu Rumah	30	1.300.000	2.000.000
		Gedang	Tangga			
13	Entiani	Sulak	Ibu Rumah	35	1.200.000	2.100.000
		Gedang	Tangga			
14	Olivia	Sulak	Ibu Rumah	25	1.100.000	2.000.000
		Gedang	Tangga			
15	Wella	Sulak	Ibu Rumah	22	1.200.000	2.400.000
		Gedang	Tangga			
16	Mona	Tanjung	Ibu Rumah	27	1.100.000	2.000.000
		Bunga	Tangga			

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17	Ginta	Tanjung	Ibu Rumah	26	1.000.000	1.800.000
		Bunga	Tangga			
18	Zainis	Tanjung	Ibu Rumah	35	1.500.000	2.500.000
		Bunga	Tangga			
19	Lusmarili	Tanjung	Ibu Rumah	37	1.400.000	2.200.000
		Bunga	Tangga			
20	Yari	Tanjung	Ibu Rumah	28	1.100.000	2.500.000
		Bunga	Tangga			

Based on the data above in table 4.1, it can be seen that the majority of housewives in Kerinci Regency have a high consumerist pattern in fashion shopping, indicated by higher expenditure compared to their income. This shows that most of them still allocate large amounts of money for fashion needs, even though they have financial limitations. For example, Wentiti with an income of Rp700,000 spends Rp1,300,000, and Hasunla with an income of Rp800,000 has an expenditure of Rp2,000,000. This condition indicates that shopping decisions are not always based on needs, but rather on social factors and lifestyles. Factors such as the influence of social media, fashion trends, and the urge to appear fashionable also play a role in increasing consumption, even when financial conditions are not entirely supportive.

This consumptive behavior is quite significant to the stability of the household economy. The imbalance between income and expenditure can increase financial risks, such as dependence on debt or loans to cover other needs. In addition, uncontrolled consumption patterns can reduce the allocation of funds for more important primary needs, such as education and health. Therefore, education about financial literacy is very important, so that housewives are wiser in managing finances and distinguishing between needs and wants. The principle of balance in Islamic economics (wasathiylah) can also be a guideline in controlling spending, so that consumption remains within reasonable limits and does not fall into the category of wastefulness (israf) or extravagance (tabdzir).

Interview Results of Housewives' Consumptive Behavior in Fashion Shopping in Kerinci Regency

## 1. Motivation for Fashion Shopping

Most of the informants stated that their main reason for shopping for fashion was to improve their appearance, especially in social events and family gatherings. Some also stated that they felt more confident when wearing new clothes and following current trends. One of the informants, Elza (42 years old), said, "I feel more confident when wearing nice clothes and the latest models, especially when there is a family event or social gathering."

## 2. Influence of Social media and Trends

Many of the informants admitted that social media plays a big role in encouraging their desire to shop for fashion. Platforms such as Facebook and Instagram have become the main source of inspiration for clothing styles. YLetzainli (33 years old) said, "Sometimes I see the model of clothes worn by celebrities, so I want to buy them too. I really like it if I can wear clothes that are similar to theirs."

## 3. Expenditure and Income

From the interview results, it was found that many housewives have higher expenditures for fashion compared to their income. For example, Wenli (28 years old) with an income of Rp700,000 per month, but has an expenditure of Rp1,300,000. When asked about this, she answered, "I sometimes use my savings or borrow from friends if there are clothes I like. Only if my husband gives me more money, then I replace it."

# 4. Shopping Behavior

Most of the informants admitted that they often make impulsive purchases without careful planning. Hasunla (45 years old) said, "If there is a model of clothes that I like and the price is right, I just buy it, I'm afraid it will run out." This shows that many housewives do not have a special budget plan for fashion shopping.

## 5. Social and Environmental Influences

Several informants mentioned that social pressure from friends or neighbors is also a reason for them to shop for fashion. They feel the need to follow their friends' clothing styles so as not to be considered out of date. Lise (29 years old) said, "If my friends wear nice clothes, I also want to buy nice ones. I'm afraid of being thought of as not following the trend."

# Impact of Consumerist Behavior on Family Finances

When asked whether their shopping habits have an impact on family finances, several informants admitted that sometimes they have to reduce spending on other needs in order to buy clothes. Olivia (25 years old) added, "Sometimes the shopping money is reduced a little to buy clothes, but it can be arranged again next month." In Kerinci Regency, items such as fashion are often a priority, although not entirely necessary in daily life. The main reason behind this phenomenon is the need for social recognition, where having expensive items is considered to be able to improve an individual's image in the community. In addition, the ease of obtaining goods through a credit or installment system makes people more motivated to buy these goods even though the actual purchasing power is limited. Mrs. Wenlti (28 years old, Housewife): "I feel more confident when gathering with family if I wear clothes or branded goods that are good. In addition, I can also post them on social media to look cooler, even though I actually bought the clothes on credit." Consumptive behavior in purchasing clothes can be categorized based on the frequency and reason for purchasing. If someone buys clothes more than 24 to 36 times a year (2-3 times a month), without being based on primary needs but because of trends, social pressures, or emotional factors, then this behavior can be categorized as consumptive. Based on the results of the interview, informant Harmita admitted to buying clothes 2-3 times a month, while Enlitianli and Anli said that they follow fashion trends in their shopping decisions. In addition, Wenli buys branded clothes on credit to increase self-confidence, and YLetzainli feels motivated to have new items after seeing her friends show off their items. This shows that there is a consumption pattern that is more driven by social factors and trends than needs, which reflects consumer behavior in fashion shopping. This condition contributes to changes in the structure of household expenditure. If previously most of the income was used for basic needs such as food, now a significant proportion is allocated for consumer goods. However, this consumption pattern also gives rise to challenges, such as increasing the risk of household debt

and less investment in productive needs, such as education or future savings.

1. Pasar Senen Village has a higher consumer behavior

Housewives in Siulak Kerinci who return home show a higher consumption pattern compared to other areas in Kerinci Regency, such as Kerinci Hilir. This is reflected in the tendency of people in this area to allocate their income to secondary and tertiary needs, such as branded clothing/branded clothing, and other electronic goods. An owner of Ibu Riska's Branded Clothing Store in Siulak, who often interacts directly with consumers from various levels of society, stated that the purchase of non-essential goods has increased in recent years. According to her, the influence of social media is very large in driving this trend. "Here, many people buy branded clothes, because shops in Siulak subdistrict implement credit payments or weekly installments so that consumers prefer to choose branded clothes even though their income is not too large. They often follow trends seen on social media," she said. Social media plays a central role in shaping the preferences of housewives in Kerinci Mudik and Siulak. Exposure to content from platforms such as Instagram, TikTok, and Facebook introduces them to a more glamorous modern lifestyle, often beyond their financial means. Many residents, especially the younger generation, are inspired by influencers or their friends who flaunt new items, such as clothing from famous brands. This phenomenon creates a consumption pattern based on prestige and social pressure, where owning luxury goods is considered a symbol of social status. As a result, housewives are willing to sacrifice spending on basic needs in order to follow the current trend. In addition, the social culture in the Kerinci Mudik area in Siulak also strengthens this consumer behavior. Local traditional and customary events, such as weddings or other big celebrations, often become an opportunity to show off the family's financial ability through the consumption of luxury goods. Housewives in this area feel the need to maintain their prestige by wearing expensive clothes, providing abundant food, or even going through luxurious decorations for their events. This culture increases social pressures, so that many families feel they must prioritize spending on symbolic needs over functional needs. On the other hand, housewives in Kerinci Mudik and Siulak have greater access to trade infrastructure than Kerinci Hilir. The existence of modern shops, markets, and easy internet access make it easier for people to get the local goods they want. However, this also creates problems, because easy access often makes people buy goods impulsively. This convenience, combined with promotions from social media, makes it difficult for many people to resist buying items they don't really need.

In this context, the consumer behavior of the people in Kerinci Mudik and Siulak reflects the combined impact of technological developments, social pressures, and local cultures that influence each other. If not balanced with adequate financial literacy, this consumption pattern can have a negative impact on family financial stability, such as increasing consumer debt. Therefore, efforts are needed to increase housewives' awareness of the importance of wise financial management, as well as to encourage a simpler lifestyle without sacrificing social and cultural values.

This is supported by the opinion of a housewife, YLetzainli (33 years old) in Kerinci Mudik, who stated that the use of social media, such as Instagram and TikTok, has encouraged housewives to follow a modern lifestyle. "We often see our friends showing off new items, such as expensive shoes or mobile phones. It makes us want to have them

too, so we don't get left behind," he said. In addition, local customs and traditions in Kerinci Mudik are also one of the factors that encourage large expenditures. Wedding events, for example, often involve large parties that require high costs for consumption, decorations, and traditional clothing, all of which are part of efforts to maintain prestige.

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## **CONCLUSION**

Based on the results of the analysis and discussion in the previous chapter, the conclusions in this study are as follows: The comparison of consumption patterns between Kerinci Mudik and Kerinci Hilir illustrates significant differences in consumption behavior that are influenced by social, cultural, and credit payment factors for infrastructure. In Kerinci Mudik, spending is high on fashion items and is more influenced by exposure to social media and local culture that emphasizes social status through consumption of luxury goods. Social pressure, especially in traditional and customary events, encourages people to demonstrate their financial capabilities by purchasing non-essential items. Better infrastructure and easier access to shopping centers and online promotions exacerbate the tendency for impulsive consumption, which often exceeds people's financial capabilities. In contrast, people in Kerinci Hilir prefer a simple consumption pattern and focus more on basic needs, such as housing, education, and health. Strong community solidarity reduces social pressure to follow prestige-based consumption trends, because people in this area tend to be wiser in managing their income, prioritizing functional needs and avoiding excessive spending. This simple lifestyle supports family economic stability and resilience to income fluctuations, which not only maintains financial well-being but also preserves deeper social values.

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