

## Consumption: Ethical Perspective of Islamic Economics

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### Abstract

**Purpose** - The problem of consumption in the framework of Islamic economics is how to fulfill needs so that satisfaction is achieved, full of ethics by adding social preferences and benefits, and hoping to achieve the pleasure of Allah SWT.

**Methodology** - Such consumer behavior should be based on Islamic moral consumption ethics with the guidelines of the Qur'an and Sunnah. The principles of consumption within the framework of Islamic ethics, namely (i) the principle of permissibility and generosity; (ii) Responsibility and Simplicity Principles; (iii) Principles of Balance and Fairness; and (iv) Priority and Morality Principles.

**Findings** - All consumption ethics are aimed at achieving *falah*, which is a noble and prosperous life in this world and the hereafter with the fulfillment of the needs of human life in a balanced way. The fulfillment of community needs will have an impact called *mashlahah* (individual and social welfare) in the hope of achieving the pleasure of Allah SWT. So it is fitting that the consumption of a Muslim is as a means of help to worship Allah SWT. So its consumption must conform to the hierarchy of essential (*darūriyyāt*), complementary (*hājiyyāt*) and embellished (*taḥsīniyyāt*) needs. Islam forbids consumers to take extreme actions (up to the upper limit) in the form of excessive consumption (*israf*) or wasteful consumption (*tabdhir*), and also avoid stingy consumption. The prohibition set is not to limit mankind, but to ensure the benefits are maintained and harm is avoided in consumption.

**Keywords:** Consumption, Ethics, Islam, *Falah*.

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## 1. INTRODUCTION

Indonesia's population in 2020 is 270.2 million people and occupies the fourth position as the country with the largest population in the world. The percentage of productive age (15- 64 years) is almost 70 percent, indicating that Indonesia is still in the era of the demographic bonus. It is also known that more than 46 percent of the distribution of the distribution of national per capita expenditure is controlled by high-income residents, which is only 20 percent of the population in Indonesia. ([Badan Pusat Statistika, 2021](#)). Of course, this number of productive age population can be an important capital to build a more developed country. On the other hand, Indonesia with a very large population with the majority being Muslim, certainly makes a very potential market for other countries.

Individuals allocate their limited resources to make themselves as lucky as possible. People make trade-offs because they can't have everything. A society faces three main trade-offs: (i). What goods and services will be produced; (ii). How to produce; and (iii). Who gets the goods and services. Therefore, consumers buy the goods that are most pleasant to them, with the limitation that they cannot spend more money than they have and also cannot spend it in ways that are prohibited by the government. ([Perlof, 2020](#)).

Furthermore, as a Muslim, one's consumption behavior is not only limited by the two conditions above, namely budget constraints and local government policies. Islam has values or ethics that must be obeyed as guidelines and guidelines for consumption behavior that bring benefits not only to itself, but also to the wider community.

Allah has bestowed upon mankind the gift of abundant enjoyment on earth. Along with that, the trust is also charged to humans to manage it. The gift and trust over these resources essentially raises three main problems in the socio-economic life of the community, namely what and how much of the goods/services are needed (what), how to produce them (how) and how to distribute them fairly (for whom), so that create a broad justice and welfare ([Pujiono, 2006](#)).

Islam hates tyranny and exaggeration, even Allah SWT forbids this unjust attitude towards him. The injustice is divided into two, the first is injustice to others and the second is injustice to oneself. The tyranny of others is usually easy to realize and know directly, but not many people are aware of it. In the Qur'an Surah Al-Baqarah: 57, Allah also reminds humans who often do not realize that what they are doing has wronged themselves. ([Barakah, 2020](#)).

Consuming products (goods or services) as desired but not according to needs is a form of injustice. Of course, ethics are needed that are used as guidelines by consumers that must be considered when consuming a product. Fulfilling needs and not fulfilling satisfactions/wants is the goal of Islamic economic activity, and the pursuit of that goal is one of our obligations as true Muslims.

Rational consumer behavior in the paradigm of conventional economic theory is based on the basic principles of economic rationalism and utilitarianism, both of which are more concerned with individual interests (self interest). Every consumer will certainly try to maximize their consumption by looking at the ability of the budget they have (budget constraint). This is clearly value-free and will have implications for freedom in consumption behavior as long as these goods and services can provide satisfaction (utility) to consumers. As a result, it can cause destruction for ad-din, soul, mind, property and even descendants (ad-dharuriyat al-khamsah) which should be properly guarded and Islam is very concerned about fortifying and protecting these things. For this reason, it is necessary to understand through the study of consumption ethics in an Islamic perspective ([Habibullah, 2017](#)). In Islamic jurisprudence, we also come across the hierarchy of needs. Imam Al-Shatibi has categorized human needs into three groups: Dharuriyah (necessities); Hajiyah (conveniences); and

Tahsiniyah (refinements) (Shaikh, 2017). (Quoquab, 2015) explains that in the hierarchical structure of needs given by Al-Shatibi, necessities include such activities and things that are essential to protect Imaan (faith), Nafs (life), Maal (wealth), Aqal (intellect) and Nasl (progeny).

Islam is a religion that regulates the lives of its people perfectly, not only explaining its relation to aqidah, morals and worship, but also related to mu'amalah. One aspect of human mu'amalah is related to consumption. There are things that must be done and avoided in consumption activities. This paper aims to examine how consumption ethic in Islam is to achieve benefit according to the guidelines. A good understanding of consumption from the perspective of Islamic economic ethics will efficiently lead to wise and blessed consumption.

## 2. LITERATURE REVIEW

Consumption is one of the problems of economic organization in addition to production and distribution. Consumption is the activity of a person spending the use value of a product so as to achieve maximum satisfaction. That is, in the framework of the capitalist economy, the effort to achieve maximum self-satisfaction is the main goal. Figure 1 below illustrates the graph of The consumer's problem and consumer demand behavior

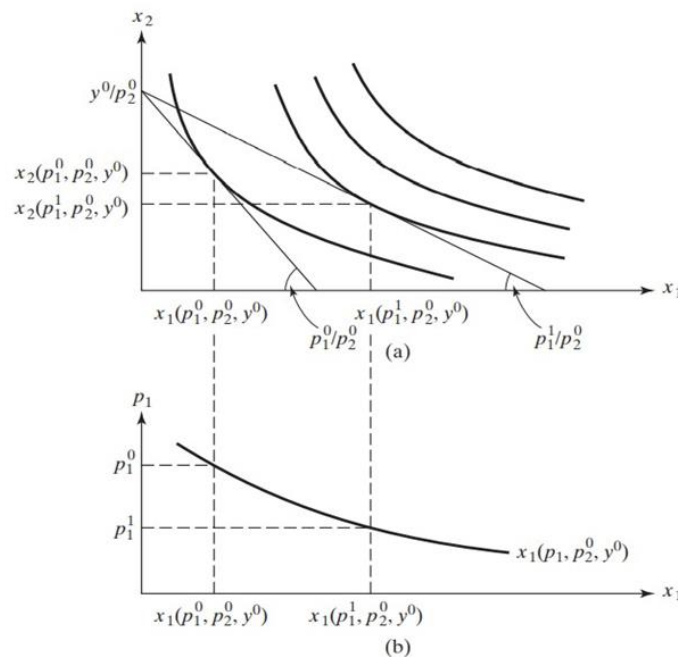


Figure 1. The consumer's problem and consumer demand behaviour.

Source : (Jehle & Philip, 2011)

Finally, we assume the consumer is motivated to choose the most preferred feasible alternative according to his preference relation. The relationship between the consumer's problem and consumer demand behavior is illustrated in Fig. 1. In Fig. 1.(a), the consumer faces prices  $p_1^0$  and  $p_2^0$  and has income  $y^0$ . Quantities  $x_1(p_1^0, p_2^0, y^0)$  and  $x_2(p_1^0, p_2^0, y^0)$  solve the consumer's problem and maximize utility facing those prices and income. Directly below, in Fig. 1.(b), we measure the price of good 1 on the vertical axis and the quantity demanded of good 1 on the horizontal axis. If we plot the price  $p_1^0$  against the quantity of good 1 demanded at that price (given the price  $p_2^0$  and income  $y^0$ ), we obtain one point on the consumer's Marshallian demand curve for good 1. At the same income and price of good 2, facing  $p_1^1 < p_1^0$

<sup>0</sup>, the quantities  $x_1(p_1^1, p^0, y^0)$  and  $x_2(p_1^1, p_2^0, y^0)$  solve the consumer's problem and maximise utility (Jehle & Philip, 2011).

Considering all possible values for  $p_1$ , we trace the entire consumer demand curve for good 1 in Figure 1.(b). As you can easily verify, different income levels and different prices for good 2 will cause the position and shape of the demand curve for good 1 to change. That position and form, however, will always be determined by the nature of the consumer's underlying preference relationship. If we strengthen the requirements on  $u(x)$  to include differentiability, we can use calculus methods to further explore demand behavior. Recall that the consumer's problem is :

$$\max u(x) \text{ subject to } p \cdot x \leq y \quad (y = \text{national income}) \text{ (Jehle \& Philip, 2011)}$$

So, the consumer problem in a capitalist economy is 'what to consume?' The answer is based on the expected desire, namely maximum satisfaction.

Based on the paradigm that emphasizes the optimum utility above, there are two things that can be criticized. (1). The goal of conventional consumers is to seek the highest satisfaction. Determination of goods or services consumed is based on satisfaction criteria, not benefits and goodness. Even though not all satisfying goods are identical with benefits and goodness. (2). Consumption limits or controls are budgetary capabilities. This means that as long as he has income, nothing can prevent him from consuming the goods he wants. This attitude negates consideration of the interests of others, or considerations of other aspects such as halal. The implication of the paradigm above is that many people whose consumption behavior tends to be self-interested, do not care about others, the status of halal and haram goods and how to get them are not the main considerations. (Zaroni, 2012).

The basic problem of consumption (satisfying unlimited human wants) as in conventional economic philosophy is criticized by Chapra (Furqoni, 2017) as meaningless to human well-being. This is because the act of consumption is seen as an act of selfishness with materialist values rather than a moral (spiritual and cultural) agenda. In the absence of moral values, the individual pursuit of the desire for satisfaction (in a material sense) is seen as the ultimate goal of happiness.

Therefore, in conventional economics, there are no constraints to pursue any goal that is perceived by the individual to contribute to self-satisfaction. The only relevant constraint in this matter was income. Nevertheless, this constraint also was weakened by the conventional financial system where banks act as loan pushers and constantly promote living beyond means by both the public and the private sectors. Islamic economics does not consider 'wants-satisfaction' as the basic problem in economics for two reasons: wants-satisfaction is not certain in term of goals and hence such effort is not only timeless but also meaningless. An individual, being attached too much with this goal in which he never satisfies, would make him pursuing a subjective agenda and bring him into a chronic psychological problem instead of attaining real happiness. At the macro level, such an action also would lead to negative effects in society (Furqoni, 2017). Muslim consumers demonstrated ethical consumption behaviour, they were not anti-materialism (Sharif, 2019).

For a rational person, then (i). Most of what he wants may also be his needs; (ii) There are many wants, which are not needs; (iii) The existence of a need that is not a want but still fulfills it as a need; and (iv) the consumer's sound mind requires him to pursue only his needs (Khan, 2013).

In the Islamic economic framework, consumption is not only the fulfillment of individual desires or maximum satisfaction but emphasizes something that is meaningful to achieve moral, social, and spiritual goals. That is, consumption is an activity to fulfill needs so that satisfaction is achieved, full of ethics by adding preferences and social benefits, and hoping to achieve the pleasure of Allah SWT by adhering to the Al-Quran and Sunnah. That is the

problem with consumption in Islamic economics, namely how these dimensions can be achieved in a person's consumption act. So, that consumption is also considered as one of the fundamental problems in Islamic economics, where consumption must be directed at a higher goal, namely achieving the pleasure of God. Islamic altruism, level of faith and maqasid consumer index effect Islamic consumptions (Amin, 2017).

Consumer problems in Islamic economics are:

$max u(x)$  subject to  $p \cdot x \leq y$ , moral, social, spiritual

### 3. RESEARCH METHODOLOGY

This paper uses a qualitative method in the form of library research. Literature study is a technique of collecting data by examining books, literatures, articles and research reports that have to do with the problem being solved. Thus, this study will limit its activities only to library collection materials without conducting field research (Nazir, 2011:27).

## 4. RESULTS AND DISCUSSION

### 4.1. Islamic Moral Ethics of Consumption

If consumer behavior wants to have a clear essential meaning and purpose, then it should be based on Islamic moral consumption ethics with the guidelines of the Qur'an and Sunnah. Islam is a religion that is full of ethics, Syed Nawab Haidar Naqvi revealed that ethics in Islam can be grouped into six main axioms, namely: monotheism, justice, freedom of will and responsibility, halal, and simple. (Suyoto, 2012). Furthermore, there are five principles of consumer behavior in Islam according to M.A. Mannan, namely (i). The principle of justice; (ii) The principle of cleanliness; (iii) the principle of simplicity; (iv) The principle of generosity; and (v) the principle of morality (Furqoni, 2017); (Zaroni, 2012); (Septiana, 2015); (Premesti & Ihwanudin, 2021).

The following are the principles of consumption within the framework of Islamic ethics:

#### 1) The Principle of Permissibility and Generosity

This principle shows that there is a general principle of permissibility in the act of consumption where in general everything can be consumed (legally) and humans can consume (freely) whatever they like unless there is clear evidence from the texts that Shari'a prohibits the act or product to be consumed. (Furqoni, 2017).

The Qur'an explains in Surah Al Ma'idah verse 88, which means: *"And eat from what Allah has given you as a lawful and good provision, and fear Allah in whom you believe."*

The prohibition set is not to limit mankind, but to ensure the benefits are maintained and harm is avoided in consumption. What is actually allowed to maintain human welfare and what is prohibited is to avoid the harm or negative impact caused by consumption.

The Qur'an explains in Surah Al Baqarah Verse 173, which means:

*"Indeed, He only forbids you carrion, blood, pork, and (meat) of animals slaughtered by (naming) other than Allah. But whoever is forced to (eat it), not because he wants it and does not (also) transgress, then there is no sin for him. Indeed, Allah is Forgiving, Most Merciful."*

According to M.A. Mannan, the principle of generosity means that as long as humans obey the teachings of Islam, there is no danger or sin when consuming

halal economic products provided by Allah because of His generosity. As long as this consumption is an effort to fulfill needs that bring benefits to human life and the role of increasing piety to Allah SWT, Allah SWT has given His grace to humans. (Septiana, 2015).

Allah graciously provides food and drink for humans (Surah al-Maidah, 5:96). So the nature of human consumption must also be based on generosity. That is, a Muslim consumer should set aside the sustenance he has and then give it to those who really need it. This principle is also a manifestation of Islamic morality which teaches noble behavior in and presents God in consumption (Zaroni, 2012).

## 2) Principles of Responsibility and Simplicity

The principle of responsibility shows that all our consumption activities will be accounted for before God, because all this belongs to Allah and there are sharia guidelines in its use. (Furqoni, 2017).

Humans are advised not to pursue the fulfillment of desires so as to cause them to deviate from the right path, because these desires are only a comforter of the worldly life or an adornment of the worldly life.

The Qur'an explains in Surah Al 'Imran Verse 14, which means:

*"Make it beautiful in the eyes of humans to love what they want, in the form of women, children, treasures piled up in the form of gold and silver, selected horses, livestock and fields. That is the pleasure of living in this world, and with Allah is a good place to return."*

The Qur'an also explains in Surah Al Kahf verse 46, which means: *"Wealth and children are the adornments of the life of this world, but continuous good deeds are better in reward with your Lord and better for hope."*

Responsible consumption also means doing it in reasonable doses with full benefits and not excessive or wasted. So if someone is consumerism or excessive attention to materialistic desires it will give birth to egoism which in the end brings more frustration and futility than the happiness of fulfillment. (Zubair, 2005) (Floren, 2020).

According to M.A. Mannan, the principle of simplicity means not exaggerating. In the Qur'an it is stated "Eat and drink, but do not overdo it; Verily, Allah does not like those who are extravagant" (Q.S. al-A'raf, 7: 31). From the economic side, spending that exceeds the limit (excessive) will lead to laziness, waste, and the growth of unproductive and luxurious industries. According to Rahman, waste has at least three meanings: (1) spending wealth on things that are forbidden, such as gambling, liquor, etc., (2) Excessive spending on halal goods, both inside and outside the home, especially beyond the limits of one's ability, (3) Expenditures for pious deeds, but intended to show off (riya). Simplicity also means not being stingy. Miserliness has two meanings: (1) If a person does not spend his wealth for himself and his family according to his ability; (2) If one does not spend anything for a good cause and charity (Zaroni, 2012).

## 3) The Principle of Balance and Fairness

This balance principle shows that consumption activities are carried out in a balanced manner and do not exceed the limit so as not to disturb the existing balance. So, good management of consumption is needed that is reasonable, fair, and balanced. Avoid excessive consumption, wasteful, and consumption that is too stingy and stingy.

The Qur'an explains in Surah Al Furqan verse 67, which means: *"And (including the servants of God the Most Merciful) those who, when they spend (wealth), they*

*are not excessive, and are not (also) stingy, between the two naturally,"*

The principle of this balance if according to M.A. Mannan is called the principle of justice. In the Qur'an the commandment of justice is often associated with taqwa. So running the principle of justice in consumption means always taking care of yourself to carry out consumption activities in accordance with God's rules. Such as avoiding things that are forbidden, both in substance (material) and haram in the way and process of obtaining them. So what is meant by the principle of justice in consumption is consuming what is lawful (not unlawful) and good (not harmful to the body), and avoiding unlawful things that harm both physically and morally and spiritually. (Zaroni, 2012).

So a just Muslim consumer will not eat property that is not allowed (ghairu mutaqaawim) for consumption, such as carrion, pork, khamr and other haram goods. Likewise, he will not consume goods even though the substance is lawful according to sharia (mutaqaawim) but how to obtain them is unlawful, such as taking what is not their right, usury, corruption, stealing, cheating and business practices that contain gharar (fraud) which are prohibited in the law Islam (Premesti & Ihwanudin, 2021).

Trying to be balanced, in terms of expenditure and income is also a balance in consumption. The choice for a consumer before consuming is not how he maximizes his utility, but how to balance the fulfillment of all his needs (Barakah, 2020).

One of the principles of consumption in Islam according to Al Haritsi quoting the policy of Umar ibn Khottob radhiyallahu anhu which is relevant to the above is the environmental rule, that attention to existing natural resources by not exploiting them without limit and destroying them. (Habibullah, 2017)

#### 4) Priority and Morality Principle

This principle shows that in carrying out consumption activities a priority scale is needed with the aim of obtaining benefits and preventing harm which can only be achieved if consumers fully follow and commit to the guidelines set by Sharia.

In this regard, the Qur'an has revealed several types of consumption that must be prioritized by a consumer within the framework of Islamic economics:

- ❑ Individual and family needs for social consumption (Qur'ān, 2:215 dan 219).

The Qur'an uses the word al-'afw to denote something extra in wealth above the needs of a person and his family and after spending obligatory expenses (such as zakat and others). Infaq to the community is only needed if an individual has fulfilled his own needs and the needs of his family (Furqoni, 2017).

- ❑ Consume in the right way and for a good purpose rather than consumption in the wrong way.

- ❑ Consumption in accordance with the hierarchy of needs as described in the concept of maqāsid al-Sharī'ah (sharia goals) becomes essential or necessities (darūriyyāt), complementary or needs (hājiyyāt) and decoration or luxury (taḥsīniyyāt). Consumption in darūriyyāt is preferred over hājiyyāt and hājiyyāt is preferred over taḥsīniyyāt respectively. (Furqoni, 2017) (Khan, 2013); (Musadik, Siti Hajar; et al, 2020).

➤ *Darūriyyāt* consumption is the essential consumption of basic needs to maintain the survival and integrity of individuals for their religious and worldly affairs. The absence of the *Darūriyyāt* of consumption will lead to

the destruction of life, chaos and the collapse of the normal order in the lives of individuals and/or society. This category is what Shatibi calls *Darūriyyāt*.

- *Hājiyyāt* consumption is a complementary consumption that will facilitate the individual's life into a better quality of life, eliminating the severity and difficulties in their lives. Absence of *Hājiyyāt* consumption will cause discomfort or difficulty in life. The need that makes life easier and more comfortable is in Shatibi's terminology called *Hājiyyāt*.
- *Tahsīniyyāt* consumption is the consumption of embellishments that will further improve the quality of life to be perfect. Such consumption is promoted without violating good moral standards or an excessive or extravagant lifestyle. This category is intended to beautify life or relate to aesthetic taste to enhance lifestyle. In Shatibi's terminology, the needs that make life more interesting and beautiful are called *Tahsīniyyāt*.

In the end, the consumption of a Muslim as a whole must be framed by the morality contained in Islam so that it does not merely fulfill all needs (Septiana, 2015). In the principle of morality, a Muslim consumer will always have a very strong relationship with the giver of favors, namely Allah SWT. Thus, he will feel the presence of God when meeting his physical needs. This will have a tremendous effect on consumer morality which is reflected in their behavior (Zaroni, 2012).

Every Muslim will always be careful in consumption, even if the goods consumed are halal and clean according to Islam, Muslim consumers will not demand the same amount of existing goods so that their income runs out. But humans have short-term needs (world) and long-term needs (hereafter) that must be met (Suyoto, 2012).

Waste of resources can happen anywhere, we can deal with it if consumers do the following: (i) Spend more on commodities than is needed; (ii) Consuming more of a commodity than is needed; (iii) Expenditures on lower-level needs, with costs to meet higher-level needs; (iv) Large spending on unneeded commodities, commodities that do not make a positive contribution to consumer welfare (Khan, 2013).

#### 4.2. The Goals of Consumption

The purpose of consumption in Islamic ethics is to direct consumption activities to achieve *maṣlaḥah* (individual and social welfare) with the hope of achieving the pleasure of Allah SWT as a nobler goal. Welfare (*maslahah*) is defined as benefits that can be realized (both individual or social and the world or the hereafter) for human welfare. then Choudhury argues that the goal of micro consumption will be very much in line with the goals of macroeconomics. Because consumption will be determined in terms of optimal achievement of key social goals, such as full employment, price stabilization, economic growth and socio-economic development goals (such as income distribution, poverty alleviation), environmental protection, spiritual attainment, and others. (Furqoni, 2017).

Monzer Kahf also explained that the purpose of consumption is to obtain the greatest benefit, so as to achieve happiness in this world and the hereafter. The rules of consumption have been expressly stated in the Qur'an and the Hadith of the Prophet that a Muslim will achieve a good level of consumption if consumption is carried out in accordance with Islamic teachings. Nata Atmadja explained that satisfaction in Islam includes: consumer satisfaction and creative satisfaction. Consumptive satisfaction will produce satisfaction ready for creation, because consumption will provide physical strength; so it will be more creative; meaning that it will get energy after getting consumptive satisfaction so that it is ready to be creative (Suyoto,



2012). Furthermore (Fatahillah, 2013) explained that consumptive satisfaction is satisfaction to achieve a higher satisfaction value, and creative is satisfaction that has a basis (Islamic religion).

So that the purpose of consumption is not for personal satisfaction because satisfying the desire is only a temporary, relative experience, passes with time and has no intrinsic value. This is in accordance with the word of God in the Qur'an Surah Al-Kahf: 46, which means:

*“Wealth and children are adornments of the life of this world, but continuous good deeds are better in reward with your Lord and better for hope.”*

Khan, M. Fahim explained that consumption within the framework of Islam is always a moral and ethical endeavor with a social and spiritual orientation. Consumption in this case is pursued by complying with sharia rules, regulations and values in consumption such as what is allowed or prohibited, ethical imperatives of good and bad, being moderate, not excessive or stingy, and with social concern for sharing and caring for others and environmental protection (Furqoni, 2017).

In Islam, consumption cannot be separated from the role of faith. The role of faith is an important benchmark because faith provides a perspective that tends to influence human behavior and personality. According to Monzer Kahf (Septiana, 2015) There are three characteristics of economic behavior using the level of faith as an assumption, namely:

- 1) When faith is at a fairly good level, the motive for consumption or production will be dominated by 3 main motives; *maslahah*, needs, and obligations.
- 2) When faith is at an unfavorable level, then the motive is not dominated by just these 3 things but will also be significantly influenced by ego, rationalism (materialism), and individualistic desires.
- 3) When faith is at a bad level, then the economic motive will of course be dominated by individualistic values (selfishness), ego, desire, and rationalism.

In essence, all consumption ethics that have been regulated by Islam are to achieve the goal of *falah*. *Falah* is a noble and prosperous life in this world and the hereafter can be realized if the needs of human life are met in a balanced way. The fulfillment of community needs will have an impact called *mashlahah*. *Al-mashlahah* is to maintain the goals of *syara'*. Meanwhile, the Big Indonesian Dictionary defines benefit as something that brings goodness or salvation. According to al-Ghazali, the *mashlahah* of a society depends on the pursuit and maintenance of five basic goals: (1) Religion (*ad-dien*), (2) Life or soul (*nafs*), (3) Family or offspring (*nasl*), (4) Wealth or wealth (*maal*), (5) Intellect or reason (*aql*). He emphasized that according to the guidance of revelation "the good of this world and the hereafter is the main goal". So, worship is a tool or a path used to achieve *falah* (Premesti & Ihwanudin, 2021).

Strengthened by (Musadik, Siti Hajar, et al 2020) the results of the study of Islamic consumption from the perspective of *Maqashid Syariah* that in consumption it is necessary to pay attention to five basic needs, namely; maintaining religion (*al-Din*), preserving the soul (*al-Haya*), maintaining property (*al-Mal*), preserving reason (*al-Aql*), and maintaining offspring (*nasab*). A good understanding of Islamic consumption from the perspective of *Maqashid Sharia* will efficiently lead to wise consumption.

Of course it is fitting that the main purpose of consumption of a Muslim is as a means of help to worship Allah SWT. Consuming something with the intention of increasing stamina in obedience to God's service will make that consumption worth worship with which humans get rewarded. So that in consumption, a Muslim must pay attention to the value of goodness (*halal*) of something that will be consumed. The *fuqaha'* make eating the good things into four levels. First, it is obligatory, namely consuming something that can avoid destruction and not consuming this level even though it is capable of having an impact on sin. Second, the *sunnah* is to consume more than the amount that avoids destruction and makes a Muslim able to pray

standing up and fast. Third, permissible is something that is more than the sunnah to the extent of being full. Fourth, consumption that exceeds the satiety limit, in which there are two opinions, some say it is makruh, the other says it is haram. (Almizan, 2016).

### 4.3 Islamic Consumer Behaviour

In conventional economic concepts, a rational individual makes decisions on something based on his interests which will maximize his utility. Individuals are utility maximizers who will choose the combination of goods and services that will achieve high utility for themselves from the income they have (Pindyck & Rubinfeld, 2018).

In the Islamic economic framework, the rational behavior of consumers is discussed with consideration of spiritual, moral and social values and principles. So the approach remains rational but idealistic. (Furqoni, 2017) interpreting idealistic in the sense that the analysis of consumer behavior will be based on Islamic doctrines and values regarding proper behavior in consumption. The values sourced from the Qur'an and As-Sunnah govern Islamic ethical principles, guidelines and directions in the act of consumption. This will include 1) what will be consumed (what), 2). how to consume (how), and the purpose of consumption (objective/for what).

In the realm of choice, Islamic economics according to Naqvi does not agree with unrestricted choice because all individual preferences do not have the same 'weight' in an Islamic moral perspective, as they do in the utilitarian world of Benthamite. In this case, some options should be given zero weight (if prohibited or contrary to ethical values). Decision making must be carried out in the context of pursuing human welfare, supporting nature and its existence, and guiding it towards a perfect fitrah as a human being (Furqoni, 2017).

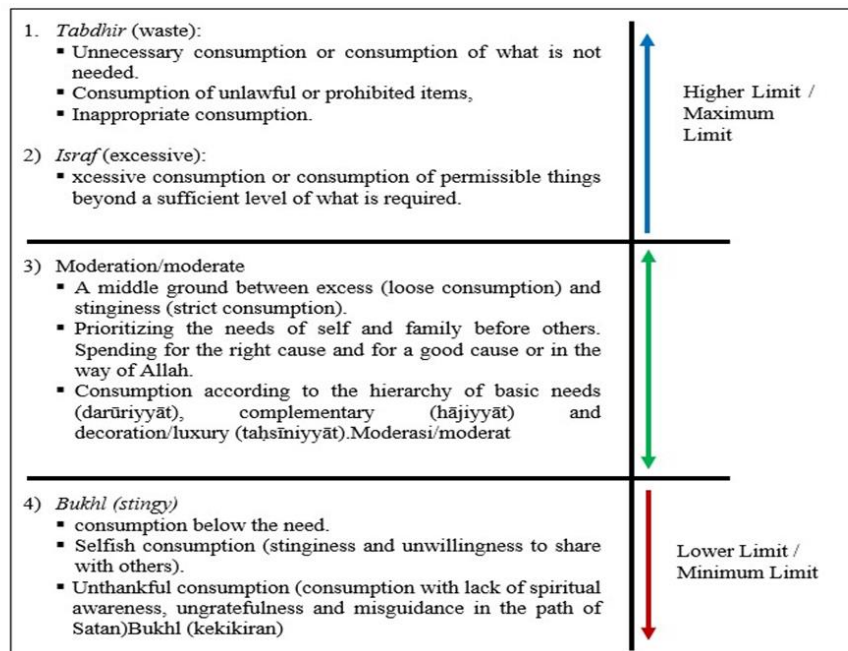


Figure 2 : Al-Qur'an Framework in Consumption

Source : (Furqoni, 2017)

In the Islamic perspective, consumer behavior is always guided by Islamic teachings, including: (1). The goods must be lawful and good (halal thayyibah), in substance and how to obtain them. (2). Do not prioritize yourself (self interest) and ignore others. (3). Distinguish

between needs and wants. (4). Muslim consumer preferences are based on the principles of justice, cleanliness, simplicity, generosity, and morality. (5). The purpose of consumption in Islam is *maslahah* and *falah* which contains elements of benefits and blessings. The element of benefit is the fulfillment of worldly physical, psychological and material needs. While blessing is the fulfillment of spiritual needs that are hereafter, namely the reward and pleasure of Allah (Zaroni, 2012).

Consumption in the Islamic context prefers wise consumers who are able to balance and moderate with fair and balanced consumption so that they are not excessive nor stingy while prioritizing the needs of themselves and their families above others.

Imbalance arises when a consumer happens to distort his list of needs and the hierarchy in the list. The balance is stable in the sense that any external influence or shock can change the allocation of resources only temporarily but it will have the impetus to return to its original allocation to restore the level of welfare (Khan, 2013).

Consumption is of course for a right and good purpose or in the way of Allah, and its consumption is in accordance with the hierarchy of essential (*darūriyyāt*), complementary (*hājīyyāt*) and embellished (*taḥsīniyyāt*) needs. Islam forbids consumers to take extreme actions (up to the upper limit) in the form of excessive consumption (*israf*) by consuming permissible goods beyond the limit of need or wasteful consumption (*tabdhir*) by consuming unnecessary/unneeded or consuming prohibited or unnecessary consumption. required by law. Also avoid stingy consumption by preventing consumption of what is needed for the individual or his family, preventing sharing consumption with others, or preventing spending for a right purpose and for a good cause or in the way of Allah, this is as illustrated in Figure 2 (Furqoni, 2017). In food consumption too, Muslims must always maintain the elements of *halal* and *tayyiban* (goodness). Consumption behavior aims to achieve material aspects and spiritual aspects so as to achieve maximization of the use value of each item consumed (Bahri, 2014). Halalness of a product can be seen from the goods or services in substance and can also be seen in terms of the process (meaningful).

- The categories of prohibited items for consumption are: (Fatahillah, 2013).
  - Objects or items that are strictly forbidden in the Al-Quran and Hadith.
  - Objects or items which are unclean or items which contain unclean.
  - Objects contain hazards, such as poisons, or substances that are harmful to the body and others.
  - Objects that contain polytheism, such as animals that are not slaughtered for the sake of Allah SWT, statues, or something made as offerings for other than Allah SWT.
  - Objects originating from crime, such as theft, robbery, corruption, and others.
  - The glorified object, namely the human being and all of his organs. Objects or items that are strictly forbidden in the Al-Quran and Hadith.
- The process of obtaining goods or services that are prohibited for consumption are:
  - Those containing usury in their transactions.
  - Those containing *gharar* in transactions, among other forms of transactions containing *gharar* are:
    - *Muhaqalah*, which is buying up garden produce with a certain amount of money without looking at the quality and quantity.
    - *Muzabanah*, namely buying and selling of wet and dry fruit with the same amount.
    - *Mukhabarah*, sale and purchase or lease of land with a predetermined distribution of land proceeds.

- *Tsunaya*, namely buying and selling something but by excluding part of the object being sold without it being clear which object is excluded.
- *Mukhadharah*, namely buying and selling of fruit pistils that have not shown the quality of the results.
- *Mulamasah*, namely buying and selling with just a touch, if the goods are touched by the buyer, then he is obliged to buy it.
- *Munabazah*, namely buying and selling by throwing goods at each other without knowing the quality and quantity of each being thrown. *Muhaqalah*,
- Cheating in transactions. Cheating (al-Gassyashah), concealing defects in merchandise.
- Those containing maisir (gambling) in transactions.
- Consumption which has an element of coercion (ikrah) which is not justified.
- Consumption of goods resulting from crime, such as theft, robbery, corruption, and others. (Fatahillah, 2013).

Consumer behavior varies according to the choice of values that individuals believe in and adopt in their behavior. Of course, consumer behavior analysis will not be the same. In an Islamic economic analysis of consumer behavior, both positive and negative types of behavior based on value categories that can be seen in reality can actually be studied. In actual analysis, behavior will always be integrated with the guidelines of normative values because the aim is not to describe the facts as they are but to enlighten the actual reality with 'what should be' in the Islamic framework. The values specified in the Qur'an and Sunnah will be used as benchmarks and parameters in analyzing consumer behavior in an Islamic perspective and, if applied, can lead to better practices in the economic system. This will give economic activity a 'moral quality' that will orient its direction and implementation (Furqoni, 2017).

A pious consumer is a consumer who has God's awareness in his consumption behavior. Chapra in this case argues that the attitude of taqwa will ensure moral awareness, moral improvement and social solidarity in individual consumption behavior. This is for two reasons: (1) belief in taqwa ensures unconditional acceptance of values or rules of conduct, and therefore (2) moral observation of these rules in practical conduct becomes a moral obligation. The principle of taqwa of having God consciousness will ensure this happens in the actual behavior of a Muslim man. Values that have been internalized in one's attitude will filter out wrong consumption. In addition, the state can also play a positive role in supporting the internalization of Islamic values in consumer behavior through prescribing the right policies (Furqoni, 2017).

Consumption is not only related to economic problems, because social consumption will bring blessings and benefits, namely the emergence of peace, stability, and social security, because all envy due to social and economic inequality can be removed from society. Grace and helpfulness also flow into the souls of rich people who have ample wealth. So that the whole community gets the gift of loving each other, working hand in hand so that social stability emerges. Here, it appears that Islamic economics pays attention to masalah as a stage in achieving its economic goals, namely falah/tranquility. (Ilyas, 2016).

The other side needs our common attention that the culture of consumerism has expanded globally. Islamic rationality described in the Qur'an is able to answer the problems caused by consumerism that occurs. Assumptions in Islamic consumption which are interpreted in the Qur'an are Doing halal and thayyib consumption and avoiding haram consumption, balanced consumption with simple and not excessive; Consumption by prioritizing priority needs and social consumption, conducting sustainable and responsible consumption (Nurmiati & Sirajuddin, 2021).

## 5. CONCLUSION

Islam is a religion that regulates the lives of its people perfectly, not only on issues related to aqidah, morals and worship, but also muamalah issues. One aspect of human muamalah is related to consumption. Consumption activities are necessary in human life to be able to maintain their lives as caliphs on this earth. In the Islamic economic framework, consumption is not only the fulfillment of individual desires or maximum satisfaction but emphasizes something that is meaningful to achieve moral, social, and spiritual goals. Such consumer behavior should be based on Islamic moral consumption ethics with the guidelines of the Qur'an and Sunnah. The principles of consumption within the framework of Islamic ethics, namely (i) the principle of permissibility and generosity; (ii) Responsibility and Simplicity Principles; (iii) Principles of Balance and Fairness; and (iv) Priority and Morality Principles. The purpose of consumption in Islamic ethics is to direct consumption activities to achieve maṣlaḥah (individual and social welfare) with the hope of achieving the pleasure of Allah SWT as a nobler goal. Consumption is of course for the right purpose and for a good cause or in the way of Allah, and its consumption must also be in accordance with the hierarchy of essential (darūriyyāt), complementary (hājiyyāt) and embellished (taḥsīniyyāt) needs. Islam forbids consumers to take extreme actions (up to the upper limit) in the form of excessive consumption (israf) or wasteful consumption (tabdhir), and also avoid stingy consumption.

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