

IMPLEMENTATION OF THE THEORY OF CONSUMPTION BEHAVIOR IN ISLAM



Zakiah¹

Sekolah Tinggi Agama Islam Aceh Tamiang, Aceh Tamiang, Indonesia
zakiahzkmuhammad@gmail.com

Dana Syahputra Barus²

Sekolah Tinggi Agama Islam Sheikh H. Abdul Halim Al-Islahiyah, Binjai, Indonesia
danasyahputrabarus@ishlahiyah.ac.id

Isnaini Harahap³

Universitas Islam Negeri Sumatera Utara, Medan, Indonesia
isnainihrp@uinsu.ac.id

Abstract

Consumption in Islamic economics can be defined as eating what is good, halal, and beneficial for humans, utilizing all the gifts of Allah SWT on earth, or as a virtue because the pleasures created by Allah for humans are a form of obedience to Him. This article aims to examine the concept of consumption in the Islamic microeconomic approach. The research method used in this research is qualitative descriptive using secondary data. The results obtained show that a Muslim's consumption behavior must be based on the provisions of Allah and His Messenger to create a more prosperous human life. Don't follow your desires. Using the halal-haram paradox approach and the principle of generosity. Then through the concept of *maslahah* to achieve the goals (maqashid) of sharia in Islamic economic behavior.

Keywords: Consumption Behavior, Islamic Economics, microeconomic approach

INTRODUCTION

Economics basically studies human efforts both as individuals and in society to make choices about the use of limited resources to meet needs which is unlimited of goods and services. Islamic economics has the basic characteristics of a Rabbani and Human economy because it is full of divine direction and values. And has a basic economic system that is demonstrated for human prosperity. (Mustafa et al., 2006: 68).

In general, every economy consists of three groups of economic actors, namely production factors, producers, and consumers. Production factors provide inputs to be used in production in return for which owners of production factors receive other income to enable them to function as consumers. The main assumption in studying the theory of consumer behavior and demand for goods is that every consumer tries to allocate a limited amount of income to purchase goods and services available on the market in such a way that the level of satisfaction he obtains is maximum (Ari Sudarman, 2004: 13).

In terms of fulfilling needs and desires to obtain certain facilities, both in the form of goods and services. Islam places limits on excessive, wasteful, and extravagant attitudes where it has been emphasized that there is an excessive attitude in humans, namely when they use more than the capacity of their level of needs. It is explained in the Qur'an Surah Al-Isra verses 26-27 as follows:

وَاتِ ذَا الْقُرْبَىٰ حَقَّهُ ۗ وَالْمِسْكِينَ وَابْنَ السَّبِيلِ وَلَا تُبَذِّرْ تَبْذِيرًا
الَّذِينَ يَبْذُرُونَ نَجْمًا كَثِيرًا
الَّذِينَ يَبْذُرُونَ نَجْمًا كَثِيرًا

Give close relatives their due, (also to) the poor, and people who are on a journey. Do not squander (your wealth) wastefully Indeed, the wastrels are Satan's brothers and Satan is very disbelieving of his Lord (QSAI-Isra: 26-27).

Consumer behavior theory explains how consumers utilize existing resources to satisfy the wants and needs of one or several products. Satisfaction assessments are generally subjective, both for direct users and for evaluators. In theory, the level of consumer behavior to satisfy themselves can be explained through two theories of use value, namely cardinal use value and ordinal value. Cardinal use value theory provides a subjective assessment of the satisfaction of needs from an item. This means that how low an item is depends on the

subject giving the assessment. And the ordinal use value theory (satisfaction levels are sorted into certain levels such as low, medium, and high (Iskandar Putong, 2002: 51-53).

Harmonious economic problems can be formulated in several questions, namely what type of goods will be produced and in what quantity (what), how to produce (how), and for whom the goods will be produced (for whom). The questions above are certainly faced by every individual and community group and this is where the role of the economic system is to solve these economic problems. And of course, what form of consumption pattern will result.

Al-Ghazali explained that need (*hajat*) is a human desire to obtain something necessary to maintain its survival and carry out its functions. Humans are preoccupied with three needs, namely food (food), shelter (place), and clothing. Food is to ward off hunger and sustain life, clothing is needed to ward off heat and cold, and clothing to ward off heat and cold, and to ward off damage (Abdur Rohman, 2010: 92).

For humans, consumption has great urgency in the economy. Because there is no life without consumption. Therefore, activities in all aspects of the economy lead to meeting consumption demands. ignoring consumption means ignoring life and human enforcement of their duties in life (Novi Indriyani Sitepu, 2016). This article aims to examine the concept of consumption in the Islamic microeconomic approach.

REVIEW OF LITERATURE

Consumption

Consumption is demand while production is providing consumer needs. What is currently and what has been previously calculated is the main incentive for its economic activities. They may not only absorb their income but also provide incentives to increase it (Abdul Mannan, 1997: 44). Consumption essentially means spending something to meet needs. Consumption includes necessities, pleasures, and luxuries. Pleasure or beauty is permitted as long as it is not excessive, that is, it does not exceed the limits required by the body and does not exceed the limits of halal food (Ilfi Nur Diana, 2008: 55).

Consumption Behavior

Consumption behavior is a description of how consumers allocate income among different goods and services to maximize their welfare. Robert & Daniel (2017: 64) explain

that consumer behavior can best be used in 3 steps: 1) Preference consumers, by finding practical ways to describe the reasons people prefer goods over other goods; 2) Budget constraints, where consumers consider prices, therefore, in this second step, we must be aware of the fact that consumers have limited income which limits the number of goods they can buy; 3) Choice consumer choices that know their preferences and limitations. By knowing their preferences and income limitations, consumers choose to buy combinations of goods that maximize their decisions

Consumption activities aim to maximize satisfaction (utility) and consume a collection of goods/services called a consumption bundle by utilizing the entire budget/income owned. Mathematically, this is aimed at optimization problems

$$\text{Max } U = U_1 + U_2 + U_3 + \dots \dots \dots U_n$$

$$\text{With the constraint: } I = P_1 X_1 + P_2 X_2 + P_3 X_3 + \dots \dots \dots P_n$$

Where: U = Total Satisfaction

U_n = Satisfaction from consuming good n

P_n = price of good n

X_n = The number of goods n consumed

I = Total Income

Islamic Consumption

Islamic consumption is the fulfillment of needs for goods and services that provide *maslahah*/good in this world and the hereafter. Fulfilling needs will provide additional physical, spiritual, intellectual, and material benefits. Meanwhile, fulfilling desires will increase satisfaction or psychological benefits in addition to other benefits. If a need is desired by someone then fulfilling that need will give rise to both benefit and satisfaction, but if fulfilling the need is not based on desire, it will only provide benefits, meaning that if what is desired is not a need then fulfilling that desire will only provide satisfaction (Ayi Nurbaeti, 2022).

RESEARCH METHOD

The research method used in this research is a qualitative research method descriptive. Qualitative research methods are based on research foundations, research paradigms, problem formulation, research stages, research techniques, criteria, and techniques for

examining data and analyzing and interpreting data. The type of data used in this research is secondary data. A descriptive analysis is carried out by compiling the data obtained and then interpreting and analyzing it to provide information for solving the problems faced. This qualitative descriptive research aims to describe what is currently applicable.

RESULTS AND DISCUSSION

Consumer Behavior of a Muslim

Consumption in Islam is directed at good and appropriate choices so that wealth can be utilized in the best possible way for the community at large. The author divides a Muslim's consumption behavior into three aspects, including the following:

1. Behavior must be based on the provisions of Allah and His Messenger to create a more prosperous human life. A Muslim's consumption is based on several considerations, namely (Salwa, 2019): a) Humans are not able to fully regulate the details of a society's or country's economic problems. Human survival is regulated by God. A Muslim will believe that Allah SWT will fulfill all his life needs; b) In the Islamic concept, needs shape a Muslim's consumption patterns. Where physical boundaries reflect the patterns used by a Muslim to carry out consumption activities, not due to mere reference influences that influence a Muslim's consumption patterns.; c) A Muslim's consumption behavior is regulated by his role as a social creature. So, behavior is conditioned to mutual respect and respect for other people, whose role is the same as beings who have an interest in fulfilling needs. Consumption behavior in the Islamic view will look at the psychological atmosphere of other people
2. Consumers should not follow the consumption style of xanthosis which is characterized by indulging in lust (Aulia Rahman & Muh Fitrah, 2018). You are not allowed to live in luxury (Tarf). Tarf is an attitude of exaggeration and extravagance in enjoying the beauty and pleasures of the world. Islam hates tariffs because they cause punishment and ruin the lives of the people. As Allah says in the Koran surah. Al-Mukminun verse 64.

The negative impact of living in luxury is stagnation in the circulation of economic resources and distortions in distribution. Apart from that, investment funds will be drained to meet consumption needs, until ultimately damage occurs in every

aspect of the economy. Stay away from *Israf*, *Tabdzir*, and *Safih*. *Israf* is going beyond the limits of frugality and balance in consumption. *Israf* is below-*tarf* behavior. *Tabdzir* is consumed excessively and disproportionately. Islamic Sharia prohibits this act because it can cause distortions in the distribution of wealth which should be maintained to maintain the benefit of society.

3. Islamic consumption behavior with the halal-haram paradox approach and the principle of generosity which can be explained below (Eko Suprayitno, 2008: 119):
 - a) **Halal-Haram Paradox.** Islam pays great attention to the quality and sanctity of consumer goods which is manifested in the Qur'an and al-Hadith, this is not only transcendental but also worldly because Islam pays great attention to the sanctity and cleanliness consumer goods, so this paradox encourages us to understand that the satisfaction of a Muslim is largely determined by the level of halal and haram consumption goods. By borrowing conventional analytical tools, this can be illustrated as follows: it is assumed that Muslim consumers are faced with a choice of halal goods (X) and haram goods (Y) and an income of I, because Y provides a utility of 0 or $U = 0$, then a Muslim consumer never spends his income on good Y, identify this problem ($Y = - (P_x / P_y)$). This equation shows clearly that if an individual chooses to spend all his funds on halal goods (Y) then because $X=0$, between goods;
 - b) **Principle of Generosity / Spending in the way of Allah.** The consumption principle of a Muslim is generosity and prioritizing broad social interests, which is different from the conventional principle of maximizing individual satisfaction without disturbing the interests of other people or in conventional economics known as optimum parito which was first introduced by Vilfredo Pareto. Therefore, Muslim consumers still get the maximum level of satisfaction even though their income is for consumption and expenditure in the way of Allah (zakat, infaq, and sadaqah). A clear example of this is when we encounter the ability to give alms and then we give some of the money to them, we often feel relief and satisfaction. because we have helped our brothers, mathematically the relationship between spending on daily needs and spending in the way of Allah is as follows:

$$I = P_x a X_a + P_x b X_b + P_x c X_c + \dots + P_x n X_n$$

Where: $P_a, P_b, P_c, \dots, P_n$ is the price of goods X_a to X_n . While Z is spending in the way of Allah, which can be in the form of (zakat, infaq, alms)

The Concept of *Maslahah* in Islamic Consumer Behavior

Consumer behavior theory studies how humans choose between the various choices they face by utilizing the resources they have. The theory of rational consumer behavior in the consumer economic paradigm is based on the basic principles of utilitarianism. According to John Stuart Mill, there are several basic principles in analyzing consumer behavior, namely (Mustafa Edwin Nasution, et al., 2006: 57-58): a) Scarcity and limited income; b) Consumers can compare costs with benefits; c) Consumers are not always able to estimate benefits correctly; d) Each item can be substituted with other goods, so consumers can obtain satisfaction in various ways; e) Consumers are subject to the law of diminishing additional satisfaction (The Law of Diminishing Marginal Utility). The more goods consumed, the smaller the additional satisfaction produced.

Islamic Sharia wants humans to achieve and maintain their well-being. Imam Shatibi uses the term *maslahah*, which has a broader meaning than just utility or satisfaction in conventional economic terminology. *Maslahah* is the most important goal of Sharia law. According to Imam Shatibi, *maslahah* is the nature or capability of goods and services that support the basic elements and goals of human life on this earth (Khan and Ghifari, 1992).

According to him, there are five basic elements, namely: life or soul (*al-nafs*), property or possessions (*al-mal*), belief (*al-din*), intellectuals (*al-aql*), and family or descendants (*al-nasl*). All goods and services that support the achievement and maintenance of the five elements mentioned above for each individual are called *maslahah*. Economic activities including production, consumption, and exchange relating to these matters must be carried out as a 'religious duty' or worship. The goal is not only satisfaction in the world but also prosperity in the afterlife. All these activities, which have benefits for humanity, are called 'needs' or needs. And all these needs must be met (Salwa, 2019).

Meeting needs and not fulfilling satisfaction/desires - is the goal of Islamic economic activity, and efforts to achieve this goal are one of the obligations of religion (Huda, 2017)

The characteristics of *Maslahah* are as follows: a) *Maslahah* is subjective in the sense that each individual is their own judge in determining whether an action is a *maslahah* or not

for them; b) The problems of each individual will be consistent with the problems of many people; c) The concept of *maslahah* underlies all economic activities in society, be it production, consumption or exchange and distribution.

Maslahah in Islamic economics is determined in accordance with the principle of Muslim rationality, that every economic actor always wants to increase the *maslahah* he obtains. A Muslim consumer has the belief that his life is not only in this world but there will be life in the afterlife. There are several differences between *mashlahah* and utility as quoted by Ika Yuliana Fauzia, namely (Rahmat Ilyas, 2015): a) Individual *mashlahah* will be relatively consistent with social *mashlahah*, whereas individual utility may be at odds with social utility. This happens because the basis for determining it is relatively objective, so it is easier to compare, analyze and adjust between one person and another, between individuals and society; b) If *mashlahah* is made a goal for economic actors (producers, distributors and consumers), then the direction of development goes to the same point. So, this will increase the effectiveness of development goals, namely the welfare of life. This concept is different from utility, where consumers aim to fulfill their wants, while producers and distributors aim to achieve continuity and maximum profits. Thus, there are differences in direction in the goals of economic activity to be achieved; c) *Mashlahah* is a concept of thought that is measurable and can be compared, making it easier to prioritize and stage its fulfillment. This will make it easier to plan budget allocations and overall economic development. On the other hand, it will not be easy to measure the level of utility and compare one person with another, even when consuming economic goods that are the same in quality and quantity.

In the perspective of sharia economics, utility development is directed at the nature or power of goods or services to meet the needs of human life in the world, namely *maslahah*. As stated by al-Syatibi, benefit can only be achieved by maintaining the five basic elements of life, namely religion, soul, reason, heredity and wealth. For this reason, every economic actor always wants to increase the benefits he obtains. Some goods or services will have greater *maslahah* and others will have smaller *maslahah*, depending on the attention of the goods or services in considering the five basic elements of life. Goods or services that maintain these five elements will have greater benefits than goods or services that only function to decorate these five elements. Thus, the concept of *maslahah* is an objective

concept regarding consumer behavior because it is determined by the objectives (maqashid) of sharia (Muslimin, 2012).

CONCLUSION

Consumption is an activity that aims to reduce or use up the usefulness of an object , whether in the form of goods or services , to meet immediate needs and satisfaction. Consumers are every person who uses goods and/or services available in society. Consumption behavior must have the existence of faith so that it becomes a crucial point in consumption. A Muslim's consumption behavior must be based on the provisions of Allah and His Messenger in order to create a more prosperous human life. Don't follow your desires. Using the halal-haram paradox approach and the principle of generosity. Then through the concept of maslahah to achieve the goals (maqashid) of sharia in Islamic economic behavior.

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