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## Consumer Behaviour In Sharia Economic Perspective: Theory And Practice Study

Mukhtar Adinugroho <sup>a</sup>, Reizano Amri Rasyid <sup>b</sup>, Riyan Sisiawan Putra <sup>c</sup>, Mokhamad Ramadani Ilham Akbar <sup>d</sup>, Teguh Herlambang <sup>e</sup>

<sup>a,b,c,d,e</sup> Faculty of Business Economics and Digital Technology, Universitas Nahdlatul Ulama Surabaya, Surabaya, Indonesia

email: <sup>a</sup>[adi.msei2018@unusa.ac.id](mailto:adi.msei2018@unusa.ac.id), <sup>b</sup>[reizano21@unusa.ac.id](mailto:reizano21@unusa.ac.id), <sup>c</sup>[riyan\\_sisiawan@unusa.ac.id](mailto:riyan_sisiawan@unusa.ac.id),  
<sup>d</sup>[mokhammadramadani119.mj20@student.unusa.ac.id](mailto:mokhammadramadani119.mj20@student.unusa.ac.id), <sup>e</sup>[teguh@unusa.ac.id](mailto:teguh@unusa.ac.id)

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### ABSTRACT

Islam sees economic activity as one way to accumulate and increase the reward for falah (happiness of the world and the hereafter). The motive for consuming in Islam is basically mashlahah, needs and obligations. Satisfaction of a Muslim is not based on market more or less items that can be consumed, but based on how religious values are obtained from what it does. In the teachings of the Islamic religion for the purpose of consumption is the biggest masalah, so that he can achieve victory in duina and hereafter. Satisfaction in Islam includes consumer satisfaction and creative satisfaction, consumer satisfaction will produce the ready creation of satisfaction, because the consumption made by a Muslim will give his physical strength, so he can be more creative. To measure the satisfaction of a Muslim we can use the concept of conventional utilities.

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## 1. Introduction

Economics is a science that studies how humans utilize, manage, and use existing natural resources to meet their needs and desires. In economic activity, the actors acting in it are divided into producers, consumers and distributors. One of the economic activities discussed in economics is consumer behavior in meeting their needs. In view of conventional economic theory, consumer behavior/behavior is based on the rules of absolute freedom. In contrast to conventional economic theory, Islamic economic theory teaches mankind in general and Muslims in particular to adhere to norms and boundaries based on sharia provisions. Humans have needs of various kinds, both physical and spiritual. In the sense of economics, consumption is an activity that aims to reduce or consume the benefits of an object (goods and services) in order to fulfill needs [1].

How does a consumer meet his needs with the income he has? We will see how consumers spend the money they have to obtain goods/services and what is the theory of consumption in Islam. Islam sees economic activity as a way to accumulate and increase rewards towards *falah* (worldly and hereafter happiness). The motive for consumption in Islam is basically *mashlahah*, needs and obligations [2].

In Islamic economics, the goal of consumption is to maximize *maslahah*. According to Imam Shatibi, the term *maslahah* has a broader meaning than just utility or satisfaction in conventional economic terminology [3]. *Maslahah* is the most important goal of *syara'* law. In this concept, Islam and conventional agree that the need to survive is a common economic motive [4]. The theory of consumer behavior studies how humans choose between the various choices they face by utilizing the resources they have [5]. The theory of rational consumer behavior in the conventional economic paradigm is based on the basic principles of utilitarianism [6]. Initiated by Bentham who said that in general no one can know what is good for himself except the person himself [7].

The theory of consumer behavior which is built based on Islamic sharia, has fundamental differences from conventional theory [8]. This difference concerns the basic values that form the foundation of theory, the motives and purposes of consumption, to the technique of choice and budget allocation for consumption [9]. This paper will analyze how Islamic economic theory describes and discusses consumer behavior.

As a Muslim today we should also pay attention to the behavior of our consumption activities [10]. How to do buying and selling with the sharia system. How do we behave towards daily needs. Making the Al-Qur'an and al-Hadith as a guide is also a way that must be done for life guidelines, because everything is clearly described in the two philosophies of life.

## **2. Method**

In this study, the authors used qualitative research methods. The research method uses qualitative methods and a descriptive approach. Qualitative methods are often called naturalistic research methods because the research is carried out in natural conditions (natural settings). (Sugiyono, 2009: 8) Qualitative methods are defined as social science research methods that collect and analyze data in the form of human words and actions and researchers do not try to calculate or quantify the qualitative data that has been obtained and thus do not analyze numbers ( Afrizal, 2016:13).

According to Nana Syaodih Sukmadinata (2011: 73), qualitative descriptive research is intended to describe and describe existing phenomena, both natural and human-made, which pay more attention to characteristics, quality, interrelationships between activities. In addition, descriptive research does not provide treatment, manipulation or changes to the variables studied, but instead describes a condition as it is. The only treatment given was the research itself, which was carried out through observation, interviews and documentation.

Based on the information from some of the experts above, it can be concluded that qualitative descriptive research is a series of activities to obtain data that is as it is without being in certain conditions where the results emphasize meaning. Here, the researcher uses a qualitative descriptive research method because this research explores the theory of consumption behavior in Islamic economics and the phenomenon of consumption behavior that exists in today's society.

## **3. Results and Discussion**

### **Research Results**

The behavior of an Ibadurrahman will be seen as rational if his behavior and actions are in accordance with the principles of Islamic teachings. Like: replying to the words of ignorant people with hurtful words but if necessary reply with kind words. Rational human behavior when he can maximize the values of conformity in accordance with Islamic norms. So, in the perspective of Islamic economics, the notion of rationality is not always in line with the notion of material maximization. Rationality in an Islamic perspective includes the following basic elements:

- a. The concept of success in Islam is always associated with moral values: When a person's behavior is always associated with standard values, the higher the quality of goodness (morals), the more successful the person is.
- b. The time scale for a Muslim is life in this world until the hereafter. Faith in the afterlife (wafil Akhirati Hasanah) controls every behavior.
- c. The concept of wealth (al-Ghany) in Islam is a gift and gift from Allah. Human nature only has a 'usage right' mandate, over the wealth they have. Because the real owner is Allah SWT. The implications arising from this view are that in the use of all forms of human wealth, they always evaluate whether their actions are correct according to Islamic law or not. It should also be reminded that the assets (wealth) that are owned are as decorations for human life in the world.
- d. In the Islamic view of goods, especially consumer goods, are all goods (al-Maal) that are associated with aspects of moral values. So goods in perspective are all material forms that can bring benefits, are profitable and can be consumed in such a way as to bring prosperity to consumption both materially, morally and spiritually. Goods that do not lead to goodness by increasing the welfare of society are not goods and cannot be considered as a form of wealth, such as illicit goods, goods resulting from KKN (corruption, collusion and nepotism), or narcotics.
- e. Ethical aspects (akhlak al-karimah) in consumption according to Islam. In terms of Islamic consumption, this is summarized in several ways, namely:
  1. Spend wealth in goodness and keep away miserliness.
  2. Teaching to be simple, which contains five dimensions, namely justice, seeking halal sustenance, cleanliness, generosity and morality.

## Discussions

### a. Muslim Consumer Personality and Behavior

Conventional economists pay attention to and study consumer personality to master market segmentation. Or in other words, they study this in relation to markets and marketing. Somewhat different from them, in this case Muslim economists do not directly relate it to markets and marketing, but to measure the extent of their insight and awareness of an Islamic perspective. extraordinary for Muslims. The urge to live freely of course forces them to lull their consciousness to religious teachings. Like it or not, this has happened in our environment. Presumably at this time there needs to be an effort to update their behavior towards them. 1The study approach to the personality of Muslim consumers fits perfectly with moral education as developed by Abu Yazid al-Bustami and Ibn 'Arabi. By using their moral learning approach, it does not mean that consumers distance themselves from worldly things such as zuhud. It seems that we need to correct a little about the understanding of some people about zuhud. By some circles of society, zuhud is defined as leaving the world. Even though this understanding is impossible for humans, whoever they are, because they themselves live in the world. Actually zuhud is not like that, what is true is that because of zuhud a person is "not materialistic". He needs material things, but is not materialistic, whether greedy or greedy. He was quite satisfied with the state he was currently in. He even thanked God even though his condition was mediocre. According to the moral world, this kind of model gave birth to the Qana'ah attitude.

To become a qana'ah, a Muslim consumer needs to know himself and his God. The stages that he must do are carry out amar ma'ruf nahi munkar, always increase the level of his faith, and always contemplate through his poor and dhikr. Thus, he will be easily satisfied even if he suffers. The Prophet Muhammad SAW in a hadith said: "The faith of someone who does not consider suffering as a pleasure and pleasure (worldly) as a disaster is incomplete." (al-Hadith)

Qana'ah is a reflection of one's satisfaction both outwardly and inwardly. Qanaah encourages a Muslim consumer to be fair. Fair which is inspired by qanaah encourages him to be more than just fair so that he is ihsan. And finally ihsan, both towards God and humans, make him qnaah again. Because qanaah is the light of faith, it should not be dimmed. He must always shine through the process of rotation of the triangle earlier. Let's examine the following image message:

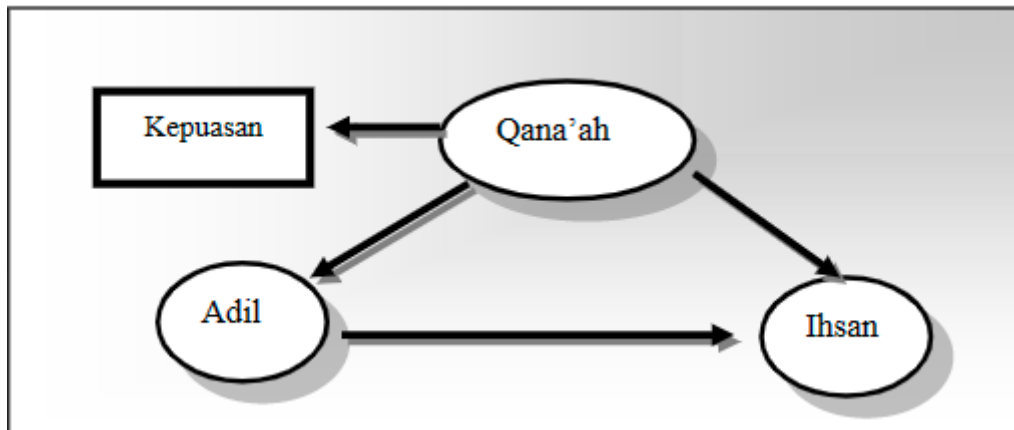


Fig. 1. Qana'ah, Adil and Ihsan

Should qana'ah release man from his wealth so that he prefers to live in poverty and poverty? Qanaah personality is not perceived as such. Qana'ah means to accept sincerely whatever condition he is in whether he is poor, he will always be satisfied. Thus, qanaah forms a flexible satisfaction character. Humans who are qana'ah do not mean forever sacrificing themselves so that their own destiny is ignored. Because according to the above configuration a Muslim consumer who is qana'ah encourages his fair attitude, his consumption is always measured and well analyzed, both for current and future benefits.

#### b. Muslim Consumers as Individuals

The human element and its influence on Muslim consumer behavior. We often see differences in human characteristics in thinking, speaking and acting. The character of fulan A may be exactly like the character of fulan B, but not necessarily exactly with the character of fulan C, let alone fulan D. This is a natural phenomenon that is never finished being discussed by humans. These characteristics will later determine the good or bad value of a person's behavior according to the size of religion and community culture. Someone will be said to be good if his behavior is in accordance with religious teachings, and vice versa will be bad if his behavior is not in accordance with religious teachings.

Studying economics means learning everything related to household life. The essence of life does have many different philosophies. Life can be interpreted as the human ability to survive every condition in various situations. According to the philosophy of the Koran, all activities that can be carried out by humans should be done in order to obtain falah<sup>6</sup>, namely the term intended to achieve perfection in the world and the hereafter.<sup>7</sup> Here, the strategy for survival is how humans respond to wealth. The human attitude towards wealth is a characteristic of Islamic economics. Allah SWT says:

Meaning: "And do not hand over to people whose minds are not yet perfect, the treasures (those in your power) that Allah has made as the basis of life. give them shopping and clothes (from the results of the treasure) and say good words to them. (QS. An-Nisa': 04)

The main principles in the Islamic economic system hinted at in the Koran:

- a. Living frugal and not lavish. This means that economic action is only to meet needs, not wants.
- b. Implementation of zakat, infaq, and shodaqoh.
- c. Prohibition of usury; making a profit sharing system with mudharabah and musyarakah instruments as the credit system and interest instruments.
- d. Carrying out lawful businesses; from product or commodity, production process to distribution.

#### c. Configuration of Human Needs

The discussion of the concept of needs in Islam cannot be separated from the study of consumer behavior from the Maqashid Syariah framework. Sharia goals must be able to determine the goals of consumer behavior in Islam. The goal of Islamic sharia is to achieve human welfare. Therefore, all goods

and services that have problems will be said to be human needs. In conventional theory, satisfaction (utility) is described by having goods/services to satisfy human desires. Human desires are determined subjectively. Each person has or achieves satisfaction according to their respective criteria. In an Islamic perspective, needs are determined by the concept of *masalahah*. *Maslahah* is the ownership or power of goods/services that contain the basic elements and goals of human life in this world and the acquisition of rewards for the hereafter.

### 1). Dharuriyyah needs

Daruriyyah is something that is obligatory to be a basic necessity of life to uphold human welfare. The need for daruriyyah in this sense stems from the maintenance of five things, namely: religion, soul, mind, honor and property.

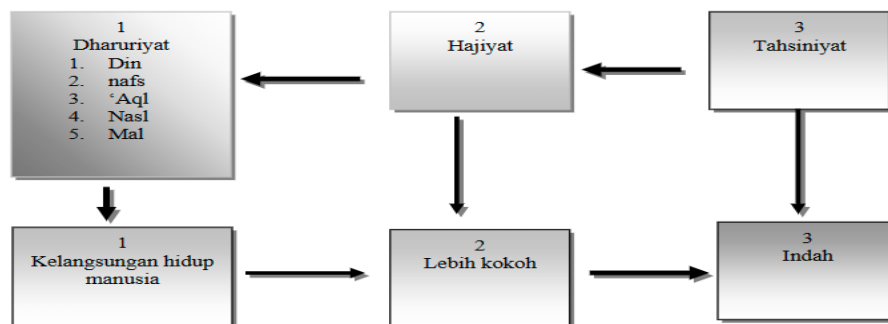


Figure 2: Level of Human Needs.

### 2). Hajji Needs

Hajjiyah is something that is needed by humans with the intention of making life light, airy and comfortable in overcoming life's difficulties. A need where life continues without it even though it will face many difficulties. Any goods other than dharuriyyah needs as contained in the examples previously mentioned can be categorized as goods for hajjiyyah needs. Therefore, every item that is needed for daruriyyah or every additional expenditure for marriage, education, etc. is considered to be included in the need for hajjiyah.

### 3). Tahsiniyah Needs

Tahsiniyah is something that is required by the norms or order of life and behavior according to the straight path. Things that are tahsiniyah stem from good traditions and all goals of human life according to a good way. More specifically, tahsiniyah are all items that make life easier and easier without being excessive or extravagant, such as good food, comfortable clothing, beauty equipment, complete and beautifully arranged home interiors, and all items that make human life to be better. These necessities are related to the hadith of the Prophet SAW: "Among the happiness of a person is a good neighbor, a comfortable vehicle, and a spacious house" (HR. Ahmad).

### d. Considerations of a Muslim in Consuming

1. Humans do not fully control the details of the economic problems of society or the state. This is because humans condition the fulfillment of their life needs based on where they live. Humans cannot impose their way of fulfilling their lives on each other or vice versa.
2. Needs shape consumption patterns. Muslims in consuming are limited by physical causes that reflect patterns, not because of the influence of preferences alone. Need-based consumption patterns will prevent us from unnecessary consumption patterns.
3. Humans are part of society. A Muslim must realize that he is one of the parts that make up society. So in consumption we are required to respect the existence of others. This will avoid social inequality.

The satisfaction of a Muslim is not based on the market, the number of goods that can be consumed, but based on how much worship value is obtained from what he does. According to Islam,

the purpose of consumption is for the greatest *maslahah*, so that he can achieve victory in the world and the hereafter. Thus the use-value/utility approach that applies in conventional economics needs to be reviewed within the Islamic framework.

Satisfaction in Islam includes consumptive satisfaction and creative satisfaction. Consumptive satisfaction will result in ready-to-creation satisfaction, because consumption by a Muslim will give him physical strength, so that he can become more creative. The satisfaction of being ready for creation can be known from the Prophet SAW's command, namely "stop eating before you are full." This is because at that time creative conditions can be obtained. To measure the satisfaction of a Muslim we can use the conventional concept of utility. Utilities are divided into two, namely total utility and marginal utility.

#### e. Muslim Consumer Behavior Analysis

In contrast to modern economic thinking regarding the assumption of human rationality as *homo economicus* which shows profit maximizing behavior and satisfaction. In the conception of Islamic economic thought regarding humans who get a distinctive predicate, namely "Ibaddurrahman" (servant of Allah, the Merciful).

Meaning: "And the servants of the Most Merciful are those who walk the earth humbly. And when ignorant people greet them, they say (which contains) safety." (Surah Al-Furqan [25]:63)

The behavior of an Ibadurrahman will be seen as rational if his behavior and actions are in accordance with the principles of Islamic teachings. Like: replying to the words of ignorant people with hurtful words but if necessary reply with kind words. Rational human behavior when he can maximize the values of conformity in accordance with Islamic norms. So, in the perspective of Islamic economics, the notion of rationality is not always in line with the notion of material maximization.

## 4. Conclusions

The concept of consumption and Islamic consumption behavior is based on fulfilling *dharuriyah* needs (*hajat*), namely matters relating to the maintenance of religion, soul, mind, lineage and wealth, *hajiyat* needs (Secondary) Needs intended to eliminate difficulties, distress, narrowness and *ihtiyath* (be careful) of the five main things and the need for *Tahsiniyat* (Tertiary) or *Kamaliyat* (Complementary) It is clear that benefit is an Islamic terminology that includes benefit, benefit and prevention of harm. Meanwhile, benefits in Islamic economics are not just pleasures that can only be felt by members of the body, but more than that, benefits are a reflection of the realization of true benefit and maximum use value that does not have the potential to have negative impacts in the future.

In addition, consumption and consumption behavior in Islam should comply with the principle of *maslahat* and benefits for the physical and spiritual and in line with the values of *maqasid sharia*. This includes the relationship between *halal* and good consumption, the principle of independence, the principle of moderation and social principles.

Rational human behavior in consuming when he can maximize the values of conformity in accordance with Islamic norms. Rationality in an Islamic perspective includes the following basic elements:

- a. The concept of success in Islam is always associated with moral values.
- b. The time scale for a Muslim is life in this world until the hereafter.
- c. The concept of wealth (*al-Ghany*) in Islam is a gift and gift from Allah. Humans by nature only have the right to use the mandate, over the wealth they have. Because the real owner
- d. In the Islamic view of goods, especially consumer goods, are all goods (*al-Maal*) that are associated with aspects of moral values.

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