
Consumption from an Islamic Economic Perspective: Study of Quranic Verses on Consumption

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Abstract: *Consumption is a primary need in human daily life to be able to sustain life. Consumption that is carried out by the rules of sharia, is permissible in religion. The purpose of this study is to analyze the concept of consumption from the perspective of Islamic economics, the study of the verses of the Qur'an about good and correct consumption. This research uses library research methods often also called literature studies, book surveys, or library research. The results of the study concluded that consumption includes all use and utilization of goods and services to meet human needs in everyday life. Several requirements must be met in consumption, including consumption of good (halal) goods, being thrifty, not extravagant, staying away from debt, and staying away from stinginess and stinginess. In the context of Islamic economics, a Muslim is required to consume only good things. Namely halal both halal according to the nature of the substance, how to process it, and how to get it. Consuming only halal goods and services is a form of human obedience to Allah SWT which has implications for getting rewards as a form of blessing from the goods and services consumed. consumption of good goods (halal), thrifty, not extravagant, staying away from debt, staying away from stinginess and stinginess.*

Keywords: *consumption, Islamic economics, muamalah. study of quranic, halal.*

INTRODUCTION

Islamic scholars divide Islamic teachings into four main aspects, namely faith, worship, muamalah, and morals [1]. According to al-Qardhawi, in Islam, the treatise on values, ethics, norms, and morals is placed first. This is as informed in the hadith contained in Musnad Ahmad bin Hanbal and al-Baihaqi in Sunan al-Kubro from Abu Hurairah's friend who

informs that perfecting the morals of mankind is the main goal of the sending of the end-time Prophet Muhammad bin Abdillah SAW by Allah SWT [2].

In the field of economics and business, Islam binds muamalah with morals, namely honesty, trustworthiness, fairness, kindness, kindness, hospitality, and compassion. Islam unites all life activities with morals. Therefore, in Islamic teachings, there is no separation between knowledge and morals, politics or economics and morals. Islam also does not recognize the separation between war and morals. Morals in Islam are flesh which is the subject of life and the key [3].

There are three important aspects in economic theory, namely production, distribution, and consumption [4]. In this paper, the author will discuss consumption. Consumption is a primary need in human daily life to be able to sustain life. Man must eat to live, have clothing to protect his body from various extreme climates, and have a house to be able to shelter. Likewise, various tools make it easier to live their lives even to achieve achievements and prestige. Consumption that is carried out by sharia rules is permissible in religion [5].

Islamic economists share the same views as conventional economists in defining consumption, although there are differences between them in defining consumption. In general, they agree that consumption is the utilization of goods and services to meet human needs. Islamic economists agree with this conventional definition, although it does not mean that they agree with all its elements. In the Islamic economy, the goods and services used must be halal. In addition, motivation, goals, and consumption behaviour must comply with Sharia rules and norms [6]–[8].

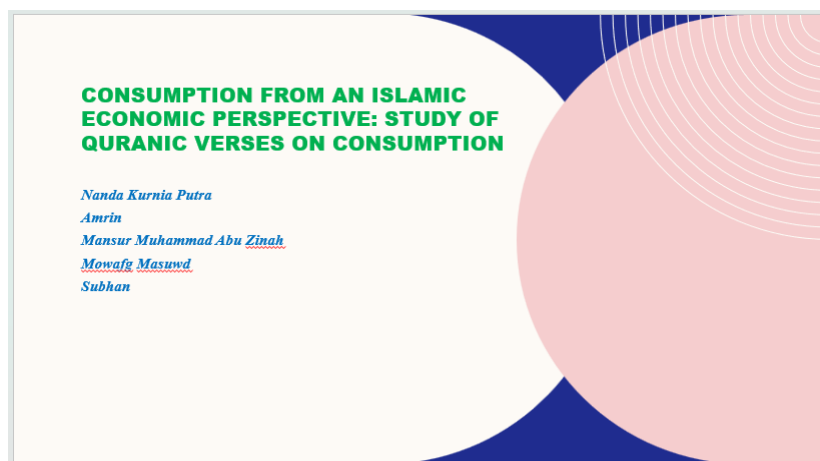


Figure 1. Presentation on the Concept of Consumption in Islam.

Source: Author's Creations

LITERATURE REVIEW

Some references about this research include the theme of research by Abd. Ghafur entitled Consumption in Islam. In his research, he concluded that consumption is essentially spending something to meet needs. Consumption includes necessities, pleasures and luxuries. Fun or beauty is allowed as long as it is not excessive. Consumption for a Muslim is just an intermediary to increase strength in obeying Allah, which has a positive indication in his life. A Muslim will not harm himself in this world and the Hereafter, because it allows him to obtain and fulfil his consumption at a level beyond limits, keeping him busy pursuing and enjoying the pleasures of the world thus neglecting his main duty in this life [9].

In Islam, the purpose of consumption is not the concept of unity but benefit (maslahah). The achievement of this maslahah is the goal of al-maqashid al-sharia. The concept of

unicity is very subjective because it is contrary to the fulfilment of satisfaction or wants, and the concept of *maslahah* is relatively more objective because it departs from meeting needs. *Maslahah* is fulfilled based on normative and positive rational considerations, so there are objective criteria about whether an economic good has a problem or not. The utility is determined more subjectively because it will differ from one person to another [10].

There are several aspects of consumption from an Islamic perspective such as the Islamic concept of needs, urgency and purpose of consumption in Islam, principles of consumption in Islam, ethics of consumption in Islam, the standard of living, model of balance of consumption in Islam, Muslim consumer behaviour, elements of consumer preferences, characteristics of consumption in Islam, characteristics of benefits and blessings in Islam and consumption priorities [9].

The same theme was also examined by Melis under the title Principles and Limits of Islamic Consumption. He concluded that in Islam everything has been regulated, including consumption, both the principle of consumption and the limit of consumption. However, in terms of consumption, there are differences in the behavior of Muslim consumers and non-Muslim consumers (conventional), namely Muslim consumers have the advantage that the wealth they obtain is solely to meet individual needs (material) but also social needs (spiritual) [11].

The Muslim consumer when he earns an income, realizes that he lives to seek the pleasure of Allah, so he uses some of his wealth in the way of Allah, he does not spend it on himself. In Islam, the behaviour of a Muslim consumer should reflect his or her relationship with Allah (*ḥablu minallah*) and man (*ḥablu minannas*). In addition, Islam views wealth not only as an end but also as a tool to cultivate merit for the achievement of *falah* (happiness of the world and the hereafter) [12].

The theme of Consumption in the Perspective of Islamic Economics was also carried out by Ayi Nurbaeti, in whose research she believed that Consumption is an important economic activity, sometimes even considered the most important. In conventional economics, consumption behaviour is guided by two basic values, namely rationalism and utilitarianism. These two basic values then form a hedonistic consumption behaviour – materialistic, individualistic, and wasteful. It can simply be said that the basic principle for consumption is "I will consume anything and in any quantity as long as my budget is met and I obtain maximum satisfaction [13].

Islamic theories of consumer behaviour are built based on Islamic sharia. In Islamic economics, consumption is controlled by five basic principles, namely: The principle of justice, the principle of cleanliness, the principle of simplicity, the principle of generosity and the principle of morality. Community empowerment is a program that places the community as subject and objects as well as development. This will reduce the burden on the government in implementing development. With an empowered community, it is hoped that poverty can be overcome independently by the community [14].

As a concept of rationality to be able to realize sharia values and strive to accommodate material and spiritual needs for the upholding of a benefit must be done by not being able to live lavishly and avariciousness of *Israf*, *Tabdzir* and *Safih* [13].

Analysis of Consumption Behavior in Islam written by Aldila Septiana also raised the same theme, in her conclusion, she underlined that in essence humans are *homo economicus*, this word comes from Latin which means economic man. *Homo economicus* is a human figure who is rational and free in determining the choices that exist to achieve certain goals. So in every behaviour, humans must be more rational in choosing existing resources [15].

In Islamic economics, the goal of consumption is to maximize *maslahah*. *Maslahah* is the nature or ability of goods and services that support the basic elements and goals of human life on this earth. Consumption limits in Islam do not only pay attention to the *halal-haram* aspect but also include what is considered good, suitable, clean, healthy, and not disgusting

[16]. The prohibition of israf and the prohibition of boasting. Similarly, consumption limits in sharia do not only apply to food and beverages but also cover other types of commodities. The prohibition or prohibition of consumption of a commodity is not without reason. Prohibition of commodities because their substances have a direct link to moral and spiritual harm [17].

Consumption activities are one of the main activities in the joints of life of living things. In this case, sometimes the consumption in question is not only related to the need for basic needs, namely eating and drinking, but the existing consumption is the fulfilment of basic needs (eating and drinking), as well as for the fulfilment of clothing and shelter needs. This must be implemented in a planned manner according to the needs and available budget. Do not reach the "big peg, rather than the pole" i.e. greater expenditure than income. Thus, consumers are required to be rational consumers in consuming, not to become consumptive consumers [18].

In conventional economic concepts, consumption behaviour is the process and activity when a person is related to searching, selecting, buying, using, and evaluating goods & services to meet their needs or wants. Each consumer tries to allocate a limited amount of income to buy existing products so that the level of satisfaction obtained is maximum [19].

Meanwhile, consumption in Islam is not only for material purposes but also includes social consumption formed in zakat and alms. Islamic consumption behaviour based on the guidance of the Qur'an and Hadith needs to be based on a refined rationality that integrates belief in the truth that transcends this very limited human rationality. The operation of the invisible hand based on the assumption of value-free rationality is inadequate to achieve the goals of Islamic economics [11], [20], [21]

In addition, the pressure point in consumption is to recognize the term "Maslahah". Consumers who feel the existence of a problem and like it will still be willing to do an activity even though the physical benefits of the activity for themselves are no longer there. Maslahah cannot be received directly after we share what we get (fortune). However, this feeling will be obtained after we feel sincere without wanting to get the reward. So, sharing the most important thing is sincerity because Allah Almighty will get a substitute from others [22]-[24]

Thus some literature reviews with the same theme, of course, from the various themes above, strengthen the findings, support, or vice versa. While the difference in this study is based on verses of the Qur'an and al-Hadith.

METHODOLOGY

This research uses library research methods or is often also called literature studies, book surveys, or library research [25]. Literature research is research conducted in the library room to collect and analyze data sourced from the library, either in the form of books, periodicals, such as scientific magazines that are published regularly, historical stories, documents, and other library materials, which can be used as a reference source for compiling a scientific report [26].

Data collection was carried out by searching for literature related to the themes discussed. Sources of information were obtained through representative Maṣādir al-Islām, books, journals, and other sources. The data analysis used in this paper uses a text and discourse analysis knife. Text and discourse analysis is the analytical knife used in this paper because the object of this writing is closely related to literature study research [27] [28].

RESULTS AND DISCUSSION

Definition of Consumption

In the Big Economics Dictionary written by Sujana and Sigit, the word consumption is defined as a human action either directly or indirectly to spend and reduce the utility for the final satisfaction of their needs [29].

In terms of terminology, Huda explains that consumption is a human activity that directly uses goods and services to meet their needs with the aim of obtaining satisfaction which results in reducing or consuming the use value of goods/services [30].

According to Samuel Son, consumption is the activity of spending utility (use value) of goods and services. Goods include durable goods and non-durable goods [31]. Consumer goods according to their needs, namely: primary needs, secondary needs, and tertiary needs. Or consumption, namely the human act of using and enjoying the use of goods or services to meet their needs.

Consumption from an Islamic Economic Perspective

Islamic economics and business practices are very closely related to Islamic creeds and sharia, so one cannot understand Islamic views on economics and business without a good understanding of Islamic aqidah and sharia. Attachment to faith or belief results in self-control so that a harmonious relationship is established with partners which in turn will lead to the birth of mutual benefits, not just one-sided profits [32].

In the context of Islamic economics, a Muslim is required to consume only good things. Namely halal both halal according to the nature of the substance, how to process it, and how to get it. Consuming only halal goods and services is a form of human obedience to Allah SWT which has implications for getting rewards as a form of blessing from the goods and services consumed.

According to Yusuf al-Qardhawi, consumption is the use of halal products within reasonable limits to create a safe and prosperous human life [33][34]. What is meant by consumption here is not merely eating and drinking. Consumption includes all use and utilization of goods and services to meet human needs in everyday life. According to him, several requirements must be met in consumption, including consumption of good (halal) goods, being thrifty, not extravagant, staying away from debt, and staying away from stinginess and stinginess [35].

Islam is of the view that the most important thing that must be achieved in consumption activities is *maslahah*.

The ethics of Islamic economics seek to reduce the extraordinary material needs of today and to reduce human energy in pursuing spiritual goals. Inner development, which is not external expansion, has become the highest human aspiration in life. But the modern spirit of the Western world, while not despising the need for inner perfection, seems to have shifted the emphasis towards improving the conditions of material existence [36].

The Principle of Consumption in the Verses of the Qur'an

In the Al-Qur'an the teachings about consumption can be taken from the words *kuluu* and *isyraabu* found 21 times. Meanwhile, *eat and drink* (*kulu wasyrahu*) six times. The number of verses regarding the teaching of consumption, not including the derivation from the roots of *akala* and *shariba* other than *fi'il amar* above is 27 times [37].

Based on the keywords and content of the meaning of consumption, consumption verses in the Qur'an are divided into two categories, namely: consumption verses of the Mecca period and consumption verses of the Medina period. The consumption verses of the Mecca period, namely: Qs. al- Mursalât (77): 43 and 46, QS al-A'râf (7): 31 and 33, QS al-Furqân (25): 7-8, 20 and 67, QS Thâhâ (20): 81, QS al- (26): 79, QS al-Isrâ' (17): 16, 26-29, QS

Yûsuf (12): 47-48, QS al-Hijr (15): 3, QS Shurâ alAn,âm (6): 118-121 and 141-142, QS al-Nahl (16): 69 and 114-115, QS Al-Mu'minûn (23): 51, and QS al-Mulk (67): 15. While the verses consumption verses of the Medina period, namely: QS al-Baqarah (2): 57-58,60-61, 172-173, 168, and 278-279, QS an-Nisâ' (4): 6, 10 and 29, QS al-Mâ'idah (5): 3, 88 and 96, and QS al-Tawbah (9): 34 [38].

According to Mannan, there are five consumption principles hinted at in the Qur'an, namely [39]:

1. Principle of Justice

This principle contains a double meaning regarding seeking halal sustenance and is not prohibited by law. That is, something that is consumed is obtained lawfully and does not conflict with the law. Consuming should not cause tyranny, be within the corridors of religious rules or laws, and uphold decency or goodness. Islam has various provisions regarding economic objects that may be consumed and which may not be consumed. "O people, eat what is lawful and good from what is on earth" (QS al-Baqarah: 169).

Justice in question is consuming something that is lawful (not haram) and good (does not harm the body). Allowances are made for those who are forced to, and for those who at one time or another do not have food to eat. He may eat only those forbidden foods that are deemed necessary for his needs at that time.

2. Cleanliness Principles

Clean in a narrow sense is free from dirt or disease that can damage the physical and mental of humans, for example, food must be good and fit to eat, not dirty or disgusting so that it spoils the taste. While in a broad sense is free from everything that is blessed by God. Of course, objects that are consumed have benefits, not waste or even damage. Food is blessed if we wash our hands before and after eating it" (HR Tarmidzi). This principle of cleanliness means that the food eaten must be good, not dirty and disgusting so that it spoils the taste buds. The Prophet also taught us not to blow on food: "When one of you drinks, don't blow into a glass" (HR Bukhari) [40].

3. The Principle of Simplicity

This principle governs human behaviour regarding food and drinks in moderation, which means not overeating. "O you who believe, do not forbid anything good that Allah has made lawful for you, and do not transgress."

The significance of this verse is the fact that lack of food can affect the development of the soul and body, similarly, if the stomach is filled to excess it will certainly affect the stomach. The practice of abstaining from certain types of food is strictly not permissible in Islam [41].

4. The Principle of Generosity

"God with His generosity provides food and drink for humans" (QS al-Maidah: 96). So the nature of human consumption must also be based on generosity. That is, if indeed there are still many people who lack food and drink, then we should set aside the food we have, and then give it to those who need it [42][43].

By adhering to Islamic teachings, there is no danger or sin when consuming halal economic goods provided by Allah because of His mercy. As long as this consumption is an effort to fulfil needs that bring benefits to human life and the role of increasing piety to Allah, Allah has given His grace to humans [44]-[46].

5. Principles of Morality

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 fulfil all needs. God provides food and drinks

for the survival of mankind to increase moral and spiritual values. A Muslim is taught to recite the name of Allah before eating and express gratitude after eating [47]-[49].

CONCLUSION

Consumption is the utilization of goods and services to meet human needs. Islamic economists agree with this conventional definition, although it does not mean that they agree with all its elements. In the Islamic economy, the goods and services used must be halal. In addition, motivation, goals, and consumption behaviour must comply with Sharia rules and norms

In the context of Islamic economics, a Muslim is required to consume only good things. Namely halal both halal according to the nature of the substance, how to process it, and how to get it. Consuming only halal goods and services is a form of human obedience to Allah SWT which has implications for getting rewards as a form of blessing from the goods and services consumed.

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Author Contribution

All authors contributed equally to the main contributor to this paper, all authors read and approved the final paper, and all authors declared no conflict of interest.

Conflicts of Interest

All authors declare no conflict of interest.

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