

## CONSUMPTION BEHAVIOR AND ITS COMPARISON IN ISLAMIC AND CONVENTIONAL ECONOMIC PERSPECTIVES

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**Abstract** – *The purpose of this study is to determine Consumption Behavior And Its Comparison In Islamic And Conventional Economic Perspectives, this research method is qualitative with descriptive analysis of the source of this research data is the publication of journals, books, newspapers and other international journals related to consumption according to Islam and conventional. In the conventional economy, consumers are assumed to have a goal to obtain (utility) in their consumption activities. Utility linguistically means usefulness, helpfulness, or advantage. In the context of economics, utility is defined as the usefulness of goods felt by a consumer when consuming a good. This usefulness can also be felt as a sense of "help" from a difficulty because of consuming the item. Because there is this feeling, utility is often interpreted as a sense of satisfaction or satisfaction felt by a consumer in consuming an item. So, satisfaction and utility are the consequences that utility causes. In Islam, the purpose of consumption is not the concept of utility but benefit. The attainment of the masalah is the goal of maqashid shari'ah.*

**Keywords:** *Consumption, Islam, comparison, conventional*

### I. INTRODUCTION

Consumption is an inseparable part of human behavior in meeting the needs of life, because most of the activities carried out by humans are consumption activities, both clothing, food, and shelter. When viewed from a special point of view, then often consumption is only limited to eating and drinking. But if viewed from a broader point of view, consumption is not only interpreted by eating and drinking, but all activities carried out by humans to meet the satisfaction and use of a product. Such as the use of washing machines and wearing clothes also include consumption activities. Current economic growth (Arizka Anggraini, 2016).

Conventional economic theories of consumer behavior are based on basic principles that are more concerned with individual interests (*self-interest*) at the expense of others. Consumers will choose to consume goods A or B depending on the level of satisfaction provided by the goods. He will choose item A if the level of satisfaction given is higher than B, and vice versa. Furthermore, every consumer will certainly try to maximize their consumption by looking at their budget constrain . 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. So consuming khamr, pork, gambling profits, speculation and so on that are prohibited is not a problem in conventional economics. Absence of governing moral values the problem of consumption in this conventional economic view, causes many deviant behaviors that cause destruction to *ad din*, soul, reason, property and even offspring (*ad dhoruriyat al khomsah*) which should be properly guarded and Islam is very concerned with fortifying and guarding these things. In the end, consumption behavior ignores social harmony and balance due to individualistic attitudes to achieve satisfaction (*utility*).

Economic growth currently relies on consumption because the role of consumption is very large in encouraging economic growth. As we already know, in conventional economics there are two basic values known as an approach in analyzing consumer behavior, namely utility and rationality. Both values lead to hedonic behavior. The principle of consumption with this approach is the consumption of as many goods / services as possible as long as the budget owned is sufficient to obtain maximum satisfaction. But this utility in Islam is interpreted differently. Islam forbids everything in excess including consuming something, so the approach according to theory in Islamic economics is very different from the principle in conventional economic theory (Arizka Anggraini, 2016).

The Islamic study of consumption is very important, so that one is careful in using wealth or shopping. A country may have abundant wealth, but if the wealth is not properly regulated and measurable in its benefits, then welfare will fail. So the most important thing in this case is the way of use that must be directed to choices (preferences) that contain benefits (good and beneficial), so that the wealth is utilized in the best way possible for the prosperity and benefit of individuals, society and society as a whole.

## II. METHODS

This research includes the type of literature research (*libary research*); namely data and study materials that are included are used from literature sources, both in the form of books, encyclopedias, journals, magazines, newspapers, papers and others. (Sutrisno Hadi, 1987) Form This study is descriptive criticalanalytical. Therefore, the author can describe comprehensively how consumption behavior and its comparison in Islamic and conventional economic perspectives. In this study, the author used two data sources related to this study to the maximum, namely primary data sources. The primary sources of this study are books and scientific journals on consumption behavior and its comparison in Islamic and conventional economic perspectives, This research has never existed before so it is very important for the author to convey through this article related to consumption behavior and its comparison in Islamic and conventional economic perspectives.

## III. RESULTS AND DISCUSSION

### Conventional Consumption Vs Islamic Consumption

In a conventional economy, consumers are assumed to have a purpose to obtain (*utility*) in their consumption activities. *Utility* linguistically means usefulness, helpfulness, or advantage. In the context of economics, *utility* is defined as the usefulness of goods felt by a consumer when consuming a good. This usefulness can also be felt as a sense of "help" from a difficulty because of consuming the item. Because there is this feeling, utility is often interpreted as a sense of satisfaction or satisfaction felt by a consumer in consuming an item. So, satisfaction and utility are the consequences that utility causes. In Islam, the purpose of consumption is not the concept of utility but benefit. The attainment of *the maslahah* is the goal of *maqashid shari'ah*.

Consumer behavior in conventional (capitalist) economic theory, some basic principles in consumer behavior analysis are (a) Scarcity and limited income. The scarcity and limited income force people to make choices, so that spending remains within a predetermined budget. (b) Consumers are able to compare costs with benefits. If two goods provide the same benefits, consumers will choose those that cost less, if to obtain two types of goods the same costs are needed, then consumers will choose goods that provide greater benefits. (c) Not all consumers can estimate benefits correctly. When buying goods, it could be that the benefits obtained are not in accordance with the price to be paid. (d) Each item may be substituted for another item. Thus consumers can get satisfaction in various ways. (e) Consumers are subject to *The Law of Diminishing Marginal Utility*. The more the number of goods consumed, the smaller the additional satisfaction generated (Annisa, 2019)

The theory of consumer behavior in the conventional economic view is based on the basic principles of utility and provides satisfaction in its consumption activities. *Utility* in question is the ability of consumers to provide total satisfaction to themselves. In conventional economics, according to Sulisty, it is stated that a person's consumption behavior is influenced by internal factors inside humans and external factors from outside humans. People ask for goods and services because they can meet the material needs of life. But on the other hand, a person's consumption behavior can be affected from the outside, namely through advertisements that are intensively placed in various media, this can affect a person's decision in the modern era to consume. Many people buy goods and services just because they are attracted by advertising and have absolutely nothing to do with the effort to make ends meet. As quoted by Andi Bahri, Keynes also suggested that consumption behavior is driven by motives originating from within humans themselves which are subjective, namely the desire to meet the needs of life. (Sri Herianingrum, 2019)

The definition of consumption in general is the use of goods and services in

meeting human needs. While in the Islamic concept, consumption has the same definition, it's just that the difference is in the goals or achievements of consumption itself. The achievement of consumption must be based on the rules of Islamic sharia. In Islam consumption is based on needs and not only based on desire. In addition, the purpose of consumption must be based on the intention to increase obedience in worshiping Allah, so that the consumption carried out becomes of worship value and obtains rewards for what is intended. Everything that changes can be of worship value if it is included with the intention of self-approach (taqarrub) to Allah, such as: eating to maintain stamina in worship, sleeping to rest the body to have physical balance, working in order to fulfill the obligation to provide for household needs and other things.

According to Al-Ghazali, consumption is (al-hajah) the use of goods or services in an effort to meet needs through work (al-iktisab) which must be demanded (fardu kifayah) based on ethics (shariah) in order to lead to benefit (maslahah) to the end. (Agus Nugroho, 2022). The principles of consumption in Islam are:

1. The principle of justice, this principle has a double meaning regarding seeking rizki that is halal and not prohibited by law
2. Hygiene Principle, food must be good and suitable for eating, not dirty or disgusting so as to spoil the taste buds.
3. The principle of simplicity, this principle regulates human behavior regarding eating and drinking that is not excessive
4. The principle of generosity, by obeying the commandments of Islam there is no danger or sin when we eat and drink the food given by Allah.
5. The principle of morality, a Muslim is taught to say the name of Allah before eating and express his gratitude after eating. (Eka Sakti, 2018)

Islamic Sharia wants man to achieve and maintain his welfare. Imam Shatibi uses the term "maslahah", which has a broader meaning than mere *utility* or satisfaction in

conventional economic terminology. Maslahah is the ultimate goal of sharia law.

According to Imam Shatibi, maslahah is the nature or ability of goods and services that support the basic elements and goals of human life on this earth. There are five basic elements according to him, namely: life or soul (al-nafs), property or property (al mal), belief (al-din), intellectual (al-aql), and family or descent (an-nasl). All goods and services that support the achievement and maintenance of the five elements mentioned above in each individual, that is called maslahah. Economic activities including production, consumption and exchange concerning the community must be carried out as a "*religious duty*" or worship. The goal is not only satisfaction in the world but also well-being in the hereafter.

*Mashlahah* greatly influences the decision of a consumer. *Mashlahah* is any state that brings man to a higher degree as a perfect being. *The mashlahah of the world* can take the form of physical, biological, psychic, and material benefits, or benefits. *Mashlahah* Hereafter in the form of promises of goodness (merit) that will be given in the Hereafter as a result of following the teachings of Islam. Consumers will always try to get *mashlahah above the minimum mashlahah*. *Mashlahah* obtained from consuming halal goods or services followed by the intention of worship. The existence of *mashlahah* will extend the range of a halal activity. Someone who feels the existence of *mashlahah* and likes it, then he will still be willing to do an activity.

In other words, the higher a halal item a person consumes, the additional *mashlahah* he receives will increase up to a certain point and will eventually decrease, assuming the amount of consumption is still permissible by Islam. However, for people who do not care about blessings, the increase in *mashlahah* is synonymous with the increase in benefits alone.

## IV. CONCLUSION

Based on the explanation above, it can be concluded that consumption in Islam and in conventional clearly has differences. In the Islamic concept we have a goal in consumption which is to achieve maximum maslahah and maximum utility (satisfaction), where this goal has one estuary which is to achieve falah (victory) which is the victory of the world and the hereafter. Whereas in conventional consumption only concerned with maximum utility (satisfaction) without attaching importance to other things and what limits it is funds or wealth. In Islamic theory consumption has limits, namely based on several principles, namely: the principles of justice, simplicity, generosity, cleanliness and the principle of morality. Whereas in conventional theory the limit in consumption is only the *budget* (budget).

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