



Consumption behavior in Islam

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ABSTRACT

This paper describes one of the theories of Islamic microeconomics: Consumption Behavior in Islam which illustrates that the purpose of consumption in Islam is not merely seeking maximum satisfaction but aims for benefit (maslahah). This research is a qualitative research by conducting literature research because the study focused on library materials by tracing, reviewing and recording various literature in accordance with the subject matter of academic standards. This discussion is integrated syntactically, that is, it follows certain rules that can be connected logically or with others with the basic data observed.

Keywords: Consumption Behavior, Islamic Consumption

Article Information:

Received 1/17/2023 / Revised 2/12/2024 / Accepted 2/12/2024 / Online First 2/13/2024

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Abstrak

Tulisan ini menguraikan salah satu teori mikroekonomi Islam: Perilaku Konsumsi dalam Islam yang memberikan gambaran bahwa tujuan konsumsi dalam Islam bukan semata-mata mencari kepuasan maksimal namun bertujuan untuk kemaslahatan (masalah). Penelitian ini merupakan penelitian kualitatif dengan melakukan penelitian kepustakaan karena penelitian terfokus pada bahan pustaka dengan cara menelusuri, mengkaji dan mencatat berbagai literatur sesuai dengan pokok bahasan standar akademik. Pembahasan ini terpadu secara sintaksis, yaitu mengikuti kaidah-kaidah tertentu yang dapat dihubungkan secara logika atau dengan yang lain dengan data dasar yang diamati.

Kata Kunci: Perilaku Konsumsi, Konsumsi Islami

1. Introduction

We as Muslims must be guided by the Al-Qur'an and Al-Hadith (*shahih*) and the *Ijtihad* of the scholars (Furqon, 2018) in all aspects of life. The aspects of life are divided into three main pillars, namely *aqidah*, sharia and morals. *Aqidah* is a firm belief in everything mentioned in the Al-Qur'an and Al-Hadith. Sharia is a rule that regulates human relations with *Khaliq*, while morality is a trait that is embedded in a human being who can issue something happily and easily without any thought (Maryati, 2017). In addition, judging from its substance, Islamic scholars classify Islamic law into two major categories, namely Worship and *Muamalah*. Worship is a special/narrow meaning meaning the human relationship with God (vertical) such as prayer, fasting, *zakat* and other main acts of worship. Whereas worship in a broad sense includes all human relations in order to seek the pleasure of Allah SWT. In the Al-Qur'an surah Al-Dzariat verse 56 Allah says:

وَمَا خَلَقْتُ الْجِنَّ وَالْإِنْسَ إِلَّا لِيَعْبُدُونِ

Wa maa khalaqtul jinna wal insa illaa liya'buduun

(meaning): "I did not create jinn and humans except that they worship Me".

Ibn Taimiyah revealed that worship is all human activities that are loved by Allah SWT and approved by Him, both inner (not visible) and external (visible). Meanwhile, *muamalah* is defined as laws or provisions relating to human action in worldly (horizontal) issues such as laws governing economic, political, social, cultural issues and others (Adam, 2018).

In Islamic economics, it is built on or at least colored by religious principles (oriented towards the life of the world - now and here - and at the same time life in the hereafter - later and there).

The goal of Islam (Maqashid Asy_Syariah) is not solely material in nature, but based on his own concepts of human well-being (Falah) and the good life (Hayat Thayyibah), which attach great importance to fraternity and socio-economic justice and demand a balanced satisfaction of both the material and spiritual needs of all Likewise (Karim, 2017) in consumption theory it is very important to study, so that someone is careful in using wealth or shopping, so that its use must be directed at choices (preferences) that contain *maslahah* (good and useful), this wealth is used in ways that as well as possible for the prosperity and benefit of individuals, society and the people's thoroughly (Ilyas, 2016). Consumption is needed by all humans in fulfilling their life needs to achieve maximum satisfaction, but in Islam consumption aims for benefit (benefits).

2. Methodology

This research is a qualitative research using library research data collection techniques because the study is focused on library materials by tracing, studying and recording various literature in accordance with the subject matter of academic standards. This discussion is integrated syntactically, that is, it follows certain rules that can be connected logically or with others with the basic data observed (Moleong, 2017).

3. Results and discussion

Consumption and Behavior in The Islamic Context

Consumer behavior can not be separated from the theory of utility. Utility is the benefit or satisfaction, or use value of a good or service consumed. The relationship between consumption and satisfaction: $U = f(X_1, X_2, \dots, X_n)$ where U = satisfaction, X_1, X_2, \dots, X_n = goods consumed in conventional microeconomics theory, the goal of consumption is to achieve maximum satisfaction. In Islamic economics, the goal of consumption is to maximize *maslahah*.

Imam Gazali explained *maslahah* is something that is useful (*jalbul al-benefits*) and gets rid of what is harmful (*daf'u al-dharar*). What is meant in this case is to maintain the intention and from the *syara* law which includes five cases, namely beliefs (*al-din*), soul (*al-nafs*), intellectual (*al-aql*), family or offspring (*al-nasl*) and objects (*al-maal*) (Mariyanti, 2017).

Furthermore, As-Syatibi categorizes *maslahah* into three distinct levels: *Dharuriyyat*, which pertains to the preservation of essential needs crucial for human sustenance; *Hajiyyat*, aimed at safeguarding elements necessary for the preservation of fundamental aspects of life, albeit falling short of the criticality of *dharuriyyat*. Failure to address *hajiyyat* requirements may result in constraint, hardship, and fatigue for the individual bound by religious law (*mukallaf*). Lastly, *Tahsiniyyat* refers to the cultivation and upkeep of elements supporting the fundamental aspects of life, intertwined with ethical conduct, propriety, and excellence. Neglecting this level of need may not directly lead to distress as the absence of *dharuriyyat* does, but it nonetheless signifies non-compliance and undermines personal and societal integrity.

According to Imam Shatibi: the term *maslahah* has a broader meaning than just utility or satisfaction in conventional economic terminology. *Maslahah* is the most important goal of *syara*' law. *Maslahah* is the nature or ability of goods and services that support the basic elements and goals of human life on this earth (Mariyanti, 2017).

Definition of Consumption and Consumption Behavior

Consumption, defined as the utilization of goods and services to fulfill human needs, intertwines with consumer behavior, which encompasses the purchasing, utilization, assessment, and enhancement of products and services. In this context, consumers are urged to exercise rationality in their consumption decisions, navigate through a plethora of available choices, and assert their individual preferences.

Basic Principles of Islamic Consumption

In the Qur'an Allah SWT condemns and cancels the arguments put forward by the rich who are stingy because of their unwillingness to give their share or property. Allah SWT says in surah Yasiin verse 47:

وَإِذَا قِيلَ لَهُمْ أَنْفِقُوا مِمَّا رَزَقَكُمُ اللَّهُ قَالَ الَّذِينَ كَفَرُوا لِلَّذِينَ آمَنُوا أَنْطَعِمُ مَنْ لَوْ يَشَاءُ اللَّهُ أَطْعَمَهُ إِنْ أَنْتُمْ إِلَّا فِي ضَلَالٍ مُبِينٍ
Wa izaa qiila lahum anfiqoo mimmaa razaqakumul laahu qoolal laziina kafaruu lillaziina aamanuuu anut'imu mal-law yashaaa'ul laahu at'amahuuu in antum illaa fii dalaalim mubiin

(meaning): " And when it is said to them, "Inspend some of the sustenance that Allah has given you," those who disbelieve say to those who believe, "Is it appropriate for us to feed those who, if Allah wills Him going to feed him? You are in a manifest error".

Needs and Wants

Needs are born from an objective thought or identification of the various means needed to obtain a benefit for life. Wants are identical desire something that comes from lust. Human needs are divided into five basic needs that are important to support an Islamic life, therefore efforts must be made to fulfill them, namely: religion, life, science, family or offspring, and objects (property). The good of the world and the hereafter (*Maslahat al-din wa al-dunya*) is the main goal.

Fairness

Humans are prohibited from staying away from things that are lawful, prohibited from taking excessive actions in consuming, because goodness resides in both of these things. As determined by Allah SWT in surah Al-Maidah verse 87:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تُحَرِّمُوا طَيِّبَاتِ مَا أَحَلَّ اللَّهُ لَكُمْ وَلَا تَعْتَدُوا إِنَّ اللَّهَ لَا يُحِبُّ الْمُعْتَدِينَ

Yaaa aiyuhal laziina aamanuu laa tuharrimuu taiyibaati maaa ahallal laahu Lakum wa laa ta'taduu; innal laaha laa yuhibbul mu'tadiin

(meaning): "O you who believe, do not forbid anything good that Allah has made lawful for you and do not transgress. Verily, Allah does not like those who transgress the limits".

Waste of Property

In Islam it is highly recommended to guard wealth carefully including guarding one's desires so as not to overuse it as explained by Allah SWT in Surah An-Nisa' verse 5:

وَلَا تُؤْتُوا السُّفَهَاءَ أَمْوَالَكُمُ الَّتِي جَعَلَ اللَّهُ لَكُمْ قِيَمًا وَارْزُقُوهُمْ فِيهَا وَاكْسُوهُمْ وَقُولُوا لَهُمْ قَوْلًا مَعْرُوفًا

Wa laa tu'tus sufahaaa'a amwaalakumul latii ja'alal laahu Lakum qiyaamanw-warzuquuhum fiihaa watsuuhum wa quuluu lahum qawlam ma'ruufaa

(meaning): "And do not give up to people whose minds are not yet perfect, the treasures (those in your power) that Allah has made as the basis of life".

Forbidden Foods

In Islam it is strictly forbidden to eat items (food) that are forbidden by Allah SWT because in essence they cause bad effects in the body including: carrion, blood, pork, and *khamar*. As explained in Surah Al-Maidah verse 88:

وَكُلُوا مِمَّا رَزَقَكُمُ اللَّهُ حَلَالًا طَيِّبًا
وََاتَّقُوا اللَّهَ الَّذِي أَنْتُمْ بِهِ مُؤْمِنُونَ

Wa kuluu mimmaa razaqakumul laahu halaalan taiyibaa; wattaqul laahallaziiii antum bihii mu'minon

(meaning): "And eat food that is lawful and good from what Allah has provided for you and fear Allah in whom you believe in Allah"

and Surah Al-Baqarah verse 168:

يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا
وَلَا تَتَّبِعُوا خُطُوتِ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ

Yaaa ayyuhan naasu kuluu mimmaa fil ardi halaalan taiyibanw wa laa tattabi'uu khutu waatish shaitaan; innahuulakum 'aduwwum mubiin

(meaning): "O people, eat what is lawful and good from what is on earth, and do not follow the steps of the devil, because actually the devil is a real enemy for you".

Principles of Consumption in Islam

The principle of moderation, this principle regulates human behavior regarding eating and drinking in moderation. Believers are described as people who are moderate in consumption, namely people who when spending their wealth are not extravagant and not stingy, but risk a fair balance between these two extreme attitudes. Excessive consumption is condemned in Islam by the terms *israf* (wasteful) or *tabzir* (excessive). *Israf* is an attitude of the soul that risks excessive desires (for example eating too full, dressing excessively, indulging in lust, etc.) which is explained in Surat Al-A'raf verse 31:

يٰۤاَيُّهَا اٰدَمُ خُذُوْا زِيْنَتَكُمْ عِنْدَ كُلِّ مَسْجِدٍ وَكُلُوْا وَاشْرَبُوْا وَلَا تُسْرِفُوْا
ۚ اِنَّهٗ لَا يُحِبُّ الْمُسْرِفِيْنَ

Yaa Banniii Adama khuzuu ziinatakum 'inda kulli masjidinw wa kuluu washrabuu wa laa tusrifuu; innahuu laa yuhibbul musrifiin

(meaning): "O son of Adam, wear your beautiful clothes at every (entering) the mosque, eat and drink, and. Verily, Allah does not like those who are exaggerated".

Tabzir is using/spending wealth on things that are unnecessary or wasteful (God considers that person to be a friend of Satan, which is explained in Surat Al Isra' verses 26-27:

وَاٰتِ ذَا الْقُرْبٰى حَقَّهٗ وَالْمَسْكِيْنَ وَابْنَ السَّبِيْلِ وَلَا تُبْذِرْ تَبْذِيْرًا
ۚ اِنَّ الْمُبْذِرِيْنَ كَانُوْا اِخْوَانَ الشَّيْطٰنِ
وَكَانَ الشَّيْطٰنُ لِرَبِّهٖ كَفُوْرًا

Wa aati zal qurbaa haqqahuu walmiskiina wabnas sabiili wa laa tubazzir tabziiraa

Innal mubazziriina kaanuu ikhwaanash shayaatiini; wa kaanash shaytaanu li Rabbihi kafuura

(meaning): "And give to families who are close to their rights, to the poor and people on the way and do not waste (your wealth) extravagantly. Indeed, those wasteful are the brothers of satan" and Surah Al-A'raaf verse 27:

يٰۤاَيُّهَا اٰدَمُ لَا يَفْتِنَنَّكَ الشَّيْطٰنُ كَمَا اَخْرَجَ اٰبَوَيْكَ مِّنَ الْجَنَّةِ يٰۤاٰدَمُ عَنْهُمَا لِبَاسُهُمَا مِنْ اٰثَرِهِمَا سَوَآءٌ اِنَّهٗ يَرِيْكُمْ هُوَ وَقَبِيْلُهٗ مِنْ حَيْثُ
ۚ اِنَّا جَعَلْنَا الشَّيْطٰنَ اَوْلِيَّآءَ لِلَّذِيْنَ لَا يُؤْمِنُوْنَ لَا تَرَوْهُمْ

Yaa Bani Aadama laa yaftinannakumush Shaitaanu kamaaa akhrajaa abawaikum minal Jannati yanzi'u 'anhumaa libaasahumaa liyuriyahumaa saw aatihimaaa innahuu yaraakum huwa wa qabiiluhuu min haisu laa tarawnahum; innaa ja'alnash shayaatiina awliyaaa'a lillaziina laa yu'minuun

(meaning): "O son of Adam, don't you ever be deceived by the devil as he brought your father out of heaven, he took off both of his clothes to show them both his nakedness. Verily he and his followers see you and somewhere you cannot see them. Indeed, We have made the devils the leaders for people who do not believe".

The Islamic directives in consumption are not to be extravagant, to be selective in spending one's wealth, to balance expenditure and income, not to be extravagant, not to drown in the excesses of life's pleasures. *Tabzir* according to Monzer Kahf, is not only excessive in consumption but also means using wealth in the wrong way, such as bribery and other unlawful acts. In Islamic economics there are seven prohibitions on sharia economic principles, namely:

Haram, the goods being transacted (*alma'qud 'alaih*) provided that they must be goods and services that are *lawful bail dzati* (goods) or *aridhi* (purpose) for example wine is a good (*dzati*) *halal* but if it is processed into wine with fermentation techniques then it becomes an unlawful drink.

Riba (interest)

According to the letter of Al Baqarah verse 275:

ذٰلِكَ بِاَنَّهُمْ قَالُوْا اِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا الَّذِيْنَ يَأْكُوْنَ الرِّبَا لَا يُوَفُّوْنَ اِلَّا كَمَا يَفُوْهُمُ الَّذِيْ يَتَحَبَّطُهُ الشَّيْطٰنُ مِنَ الْمَسْ ۝
وَمَنْ عَادَ فَاُولٰٓئِكَ ۝ فَمَنْ جَاءَهُ مَوْعِظَةٌ مِّنْ رَبِّهٖ فَاتَّخَذْهَا مَآ سَلَفَ وَاَمَرَهُ اِلَى اللّٰهِ وَاَحَلَّ اللّٰهُ الْبَيْعَ وَحَرَّمَ الرِّبَا ۝
هُمۡ فِيْهَا خٰلِدُوْنَ اَصْحٰبُ النَّارِ

Allaziina yaakuluunar ribaa laa yaquumuuna illaa kamaa yaquumul lazii yatakhabbatuhush shaitaanu minal mass; zaalika bi annahum qooluuu innamal bai'u mishur ribaa; wa ahallal laahul bai'a wa harramar ribba; faman jaaa'ahuu maw'izatum mir rabbihii fantahaa falahu maa salafa; wa-amruhu ilaa allaahi waman 'aada faulaa-ika ash-haabu alnnari hum fiihaa khgaliduuna (meaning): " Those who eat usury cannot stand but are like the standing of a person who has been possessed by a demon because he is mad. That is because they say that buying and selling is the same as usury. Whereas Allah has justified buying and selling and forbidding usury. Whoever gets a warning from his Lord, then he stops, then what he has earned before becomes his and his business is (up to) Allah. Whoever repeats, then they are residents of hell, they are eternal in it ".

Riswah (bribery)

Riswah (bribery) is not allowed because of unfair competition and does not fulfill the element of justice. The party who bribed and the party who was bribed will get the same punishment.

Consumption Behavior of Muslim Society

Consumer behavior is a field of study that delves into how individuals navigate the myriad choices available to them while utilizing their resources effectively. Within Muslim society, consumption behavior is underpinned by three fundamental values. Firstly, the belief in the Day of Judgment and the afterlife guides individuals to prioritize consumption that aligns with spiritual well-being over material pursuits. Secondly, success for a Muslim is defined by adherence to the moral precepts of Islam rather than the accumulation of wealth. Lastly, the acquisition of wealth is viewed as a divine gift and, when utilized judiciously in accordance with the teachings of Allah, serves as a means to fulfill life's objectives, as elucidated in Surah Al Baqarah verse 265:

وَمَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ ابْتِغَاءَ مَرْضَاتِ اللَّهِ وَ تَنْبِيئًا مِّنْ أَنفُسِهِمْ كَمَثَلِ جَنَّةٍ بِرَبْوَةٍ أَصَابَهَا وَابِلٌ فَآتَتْ أَكْثَهَا ضِعْفَيْنِ ۚ وَاللَّهُ بِمَا تَعْمَلُونَ بَصِيرٌ فَإِنْ لَّمْ يَصِبْهَا وَابِلٌ فَطُلَّ

Wa masalul laziina yunfiquuna amwalahumub ti ghaaaa'a mardaatil laahi wa tasbiitam min anfusihim kamasali jannatim birabwatin asaabahaa waabilun fa aatat ukulahaa di'faini fa il lam yusibhaa waabilun fatall; wallaahu bimaa ta'maluuna Basiir

(meaning): And the parable of those who spend their wealth to seek the pleasure of Allah and to strengthen their souls, is like a garden located on a high plateau that is watered by heavy rain, then the garden produces twice as much fruit. If heavy rain does not water it, then dew (is sufficient). Allah is Seeing of what you do.

In contrast to conventional consumers, a Muslim in using his income has 2 sides, namely to meet the needs of himself and his family and partly to spend in the way of Allah SWT. In the Islamic consumption balance model, it is based on the principle of distributional justice. In Islamic economics, a Muslim's consumption satisfaction depends on the religious values applied to his routine activities, which are reflected in the value of the money he spends. The limitation on consumption in sharia does not only pay attention to the *halal-haram* aspects but also includes paying attention to the good, suitable, clean and not disgusting aspects. Likewise, consumption limits in sharia do not only apply to food and beverages but also cover other types of commodities. Prohibiting or prohibiting the consumption of a commodity is not without reason. The prohibition for commodities because of its substance because among other things it has a moral and spiritual connection and harm. In social consumption, in Islam it is not only material but also includes social consumption which is formed in *zakat* and *sadaqah*.

Application of Islamic Consumption Theory.

Positive correlation between simple living and welfare level

In microeconomics, we are familiar with the term budget constraint. Where a person has a minimum budget limit in spending his wealth. All desires must have constraints that limit them, of course these limits will be greatly influenced by the ability and effort spent to get high constraints. The spirit of a simple life will really help a muslim consumer to be content with things that are not excessive. With such a lifestyle, a person will be satisfied with what is there and can even set aside for *zakat*, *infaq* and *sadaqah* and the rest of the budget to save (reserve). So that a consumptive lifestyle can be replaced with an investment pattern that can improve welfare in material terms.

Halal and thoyyib consumption with the level of public health

It is commonly understood in economic theory that an increase in the demand for a product will affect an increase in the supply side of that product. In Islam that *halal* is clear as well as *haram*. Everything that is forbidden by Allah SWT must contain harm/damage to humans themselves and vice versa. For example, most scholars forbid smoking because of the many harms that arise from smoking, drinking alcohol which can damage the brain and vital human tissues, gambling which can cause tyranny/harm to one party, *et cetera*. Therefore the importance of public awareness to avoid products that are *haram* can improve public health welfare which in the long term can give birth to generations who are physically and spiritually healthy. Likewise with the supply of halal products which will continue to increase, due to public awareness of the consumption of *halal* and *thoyyib* products so that the demand for these products also increases.

Generosity will give birth to economic productivity.

Islam greatly glorifies people who are generous and curses miserliness. Generous behavior is a noble behavior that is strongly encouraged by Islam. There are many arguments in the Al-Qur'an and Hadith that motivate humans to cultivate generosity in life. Generosity can also stimulate economic activity, because people who have purchasing power will supply people who do not have purchasing power, with that the economy will move in a positive direction.

Consumption in Islam With A Cardinal Approach

The cardinal utility approach is an approach to studying consumer behavior in achieving maximum satisfaction where consumer satisfaction can be measured quantitatively, meaning

that satisfaction can be measured by 'util' as we measure the length of a rope in meters, measure the weight of meat in kg. The assumptions of the cardinal utility approach are: a. consumer satisfaction can be measured quantitatively with units of 'util', b. the enactment of the law of diminishing marginal utility, c. consumer goal is to get maximum satisfaction. There are two sizes of utility, namely total utility and marginal utility.

Total Utility

Total satisfaction is the total satisfaction that consumers get when consumers consume goods in a certain amount.

Example: A consumer if he drinks two glasses of water the total satisfaction he gets is 18 utils, drinking three glasses of satisfaction rises to a total of 24 'utils' - according to table 1.1

Table 1. Total Drinking Water Consumption

Amount of Water Consumed	Total Satisfaction
1	10
2	18
3	24
4	27
5	29
6	30
7	30
8	5

Marginal Utility

Marginal utility is the change in satisfaction if consumers add one unit of goods consumption in a certain period. The change in question is the addition or reduction of satisfaction due to the increase in the number of goods consumed.

Formula : $MU_N = TU_N - TU_{N-1}$

Example : Drinking two glasses of water gives 18 satisfaction, meaning drinking the first glass of water gives 10 satisfaction and the second glass gives 8 satisfaction so drinking the second water gives additional satisfaction $18 - 10 = 8$.

Furthermore, when drinking the seventh water it does not increase satisfaction because if you drink the sixth water the satisfaction is 30 and drink the seventh water the satisfaction is 30 it also means that the seventh glass of water does not provide benefits. Consumers will not consume the seventh glass of water because it is not in accordance with the assumption that consumers consume an item with the aim of achieving maximum satisfaction.

Table 2. Total Drinking Water Consumption

Amount of Water Consumed	Total Satisfaction	Marginal Utility
1	10	
2	18	$18 - 10 = +8$
3	24	$24 - 18 = +6$
4	27	$27 - 24 = +3$
5	29	$29 - 27 = +2$
6	30	$30 - 29 = +1$
7	30	$30 - 30 = 0$
8	5	$5 - 30 = -25$

A Muslim's consumption must refer to Islamic teachings and values where consumption must be in reasonable needs, *halal*, *thoyib*, and healthy not because of lust and must not be extravagant (*tabzir*) and excessive (*israf*), so if you take the example above if a Muslim only needs two glasses of water for reasonable consumption and healthy, then only two glasses are consumed with a total utility of 18 'utils' and the rest can be donated to other people to drink it so that the total utility of a Muslim reaches 54 'utils' out of three people who drink two glasses each compared to conventional consumption with total utility of 30 'utils'.

The Law of Diminishing Marginal Utility (LDMU)

The Law of Diminishing Marginal Utility is a law whereby the more a good is consumed, the additional satisfaction (Marginal Utility) obtained from each additional 1 unit consumed will decrease, as illustrated in table 1.2 above.

Budget Constraints

Budget constraints arise from the limitations imposed by a fixed budget when attempting to maximize the quantity and variety of goods and services that can be acquired. This financial restriction is influenced by the prices of individual goods in the market. In essence, budget constraints reflect the dual consideration of both the number of goods that can be procured by exhausting the entire budget at specific prices and the assortment of goods accessible within the constraints of a predetermined budget. The formulation of budget constraints is succinctly expressed through the equation $I = P_xX + P_yY$, where I represents the budget, P_x and P_y denote the respective prices of goods X and Y , and X and Y represent the quantities of these goods. Additionally, the equation delineates the relationship between the quantities of goods X and Y that can be obtained given the specified budget. For instance, if the quantity of item X is determined by the purchase of item Y , the equation $(X = I - Y(P_y)/P_x)$ can be applied. Conversely, when the quantity of item Y is contingent on the purchase of item X , the equation $(Y = I - X(P_x)/P_y)$ is employed. These mathematical representations elucidate the intricate interplay between budget limitations and the purchasing decisions of consumers.

For instance, consider a scenario where a consumer is confronted with a finite budget of IDR 10 and intends to allocate it among the purchase of two distinct items, namely food (Y) and drinks (X), priced at IDR 1 and IDR 2 per unit respectively. Within these financial constraints, the consumer must strategically decide on the quantities of food and drinks to purchase in order to maximize utility or satisfaction, while adhering to the budgetary limitations and price structure.

Table 3. Budget

Combination	Food (Y)	Drinks (X)
A	$(10-0(2))/1 = 10$	0
B	$(10-1(1))/1 = 8$	1
C	$(10-2(2))/1 = 6$	2
D	$(10-3(2))/1 = 4$	3
E	$(10-4(2))/1 = 2$	4
F	$(10-5(2))/1 = 0$	5

Consumer Balance

Consumer balance is the best condition for consumers, where consumers with a certain budget can achieve maximum satisfaction. Consumer balance can be achieved in conditions of sacrifice to get a balanced product with additional satisfaction from the product. If consumers feel the

price of an item is lower than its use, consumers will buy it unless there are no other goods. The sacrifice can be in the form of money (in the form of a price) or goods in the barter system:

$$P_x = MU_x \text{ so } MU_x / P_x = 1$$

P_x is the price of the item

MU_x is an added satisfaction

Ordinal Approach

Ordinal approach is an approach in studying consumer behavior that assumes satisfaction, not expressed quantitatively, but satisfaction can only be sorted or compared in the form of a preference curve which shows satisfaction can only be said to be higher, equal or lower. The level of satisfaction is described by the *Indifference Curve*, which is a curve that describes the combinations of two kinds of goods that have the same satisfaction.

Consumption Reaches Maslahah

Fulfillment of needs must provide additional benefits that provide protection (*maqashid sharia*) beliefs (*al-din*), intellectual (*al-aql*), soul (*al-nafs*) and family or offspring (*al-nasl*), materially (*al-maal*) in short, providing material and immaterial benefits, according to the purpose of consumption is to achieve benefit both in the present dimension (worldly life) and in the life to come (hereafter). Regarding the multiple rewards explained in surah Al-Baqarah verse 261:

وَاللَّهُ يُضِعِفُ لِمَنْ يَشَاءُ مِثْلَ الَّذِيْنَ يُنْفِقُوْنَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ سَنَابِلَةٍ مِائَةٌ حَبَّةٌ وَاللَّهُ وَاسِعٌ عَلِيمٌ

Masalul laziina yunfiquuna amwaalahum fii sabiilil laahi kamasali habbatin ambatat sab'a sanaabila fii kulli fuselatim mi'atu habbah; wallaahu yudaa'ifu limai yashaa; wallaahu Waasi'un 'Aliim

(meaning): "The parable of a person who spends his wealth in the way of Allah is like a seed that grows seven stalks, on each stalk there are a hundred seeds. Allah multiplies for whom Allah wills, and Allah is All-Knowing, All-Knowing."

The concept of "maslahah" encapsulates both tangible benefits and intangible blessings, as elucidated by Susanto and Mariyanti (2021). This notion can be mathematically represented by the equation $M = F + B$, where M signifies maslahah, F represents the quantifiable benefits, and B denotes the spiritual or divine blessings associated with a particular action or circumstance. Through this mathematical formulation, the comprehensive nature of maslahah is articulated, encompassing both material advantages and spiritual enrichment.

Blessing is the interaction between benefits and rewards, so $B = (F) (P)$, where P is the total reward. While $P = ip$, where i is the frequency of activity and p is the reward for the activity. If the formula is substituted it becomes $B = F \beta ip$, and if it is substituted with the *maslahah* formula $B = F + B$ then it becomes $M = F + F \beta ip$ or $M = F(1 + \beta ip)$. If a Muslim spends on the path of goodness, then he will get benefits in the form of benefit and blessing, get two sides at once, the mission of the world and the mission of the hereafter.

The higher the frequency of one's activity in spending on good things, the more benefits will be added. This happens if someone earns income in a good way, such as working, then spends it in a good and lawful way. This consumer attitude will benefit both materially and immaterially, as shown in the curve above.

Tawhidi String Tauhid (TSR) on Household Consumption

The concept of *Tawhidi String Relations* (TSR) was first introduced by Masudul Alam Choudhury. The basis is the Al-Qur'an and As-Sunnah as a guide. Through the system of *Tawhid* (unity), Choudhury developed the theory of unity. The concept of Islam is to live in monotheism (oneness of Allah), according to Surah Ash-Shura verse 49:

يَخْلُقُ مَا يَشَاءُ اللَّهُ مَلَكُ السَّمُوتِ وَالْأَرْضِ
يَهَبُ لِمَنْ يَشَاءُ إِنَآئًا وَيَهَبُ لِمَنْ يَشَاءُ الذُّكُورَ

Lillaahi Mulkus Samawaati Wal Ard; yakhluqu maa yashaa'; yahabu limai yashaa'u inaasanw wa yahabu limai yashaa'uz zukuur

(meaning): "To Allah belongs the kingdom of the heavens and the earth; Allah creates what Allah wills, gives daughters to whom Allah wills and gives sons to whom Allah wills."

The presence of the *Tawhidi String Relation* (TSR) methodology is an approach that formulates Divine laws to be applied to all aspects of human life. This TSR methodology can be used as a framework for various scientific studies of how people reach consensus to solve various problems with guided by Islamic teachings so that they are maintained in the corridors of ethics and justice, as an effort to realize the benefit of the objectives of *muamalah* in the world. TSR explains how Divine Law affects the world's socio-scientific order, through the process of Interaction, Integration, and Evolution (IIE Process) or the process of shura and ijma, the purpose of which is to realize the function of social welfare (Choudhury, 2002).

In this process, there will be a strong interaction between (1) human knowledge and (2) knowledge originating from the Al-Qur'an, As-Sunnah, and their explanations through the *ijtihad* of the great scholar. Through this interaction, there is integration between the two types of knowledge, as you unified consensus or *ijma*. The achievement of this consensus means the application of divine knowledge in aspects of world life. This in turn causes *khalq in-jadid*, namely the evolution of human knowledge that has been subject to Divine laws to continue the process towards social welfare. The continuity of the IIE process will be maintained if it always interacts with *Tasbih*, namely human awareness to pray while continuing to practice Divine laws (Choudhury, 2019). The unity of knowledge (*tawhid*) through Integrative Interaction and Evolution (IIE) or the *Suratic* process, as follows:

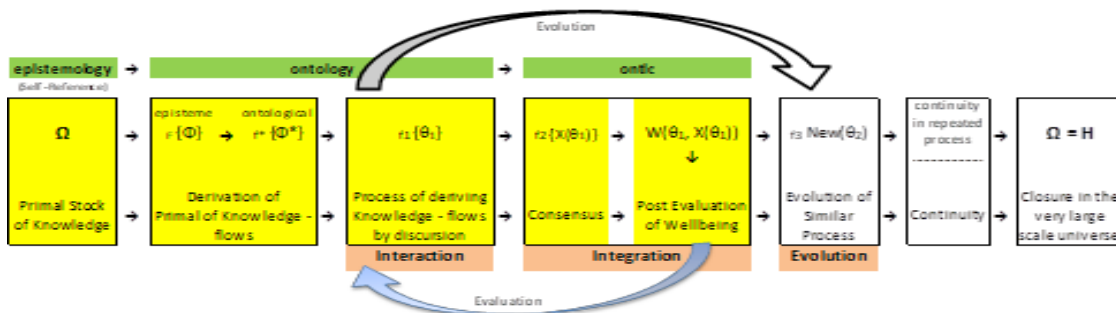


Figure 1. The Conceptual formalism of the knowledge model of the unity of knowledge (Tawhid)

According to Masudul Alam Choudhury in (Susanto dan Mariyanti, 2021), Islam is very concerned about consumption to achieve benefit. The application of *Tawhidi Islamic Economics* (TIE) creates an IIE learning process through continuous and complementary endogenous intervariables. The presence of an epistemological approach in this research is a new paradigm, as well as an answer to the vacuum of conventional economics. The epistemology of the unity

of knowledge (TSR/TIE) can be used as a methodology for examine economics in depth in order to realize the function of social welfare.

4. Conclusion

Based on the data processing results above, upon comprehensive examination and synthesis of scholarly literature adhering to academic standards concerning economic behavior within the framework of Islam, the author has reached a conclusive understanding regarding the distinctions between wants and needs. These disparities are elucidated through a structured table, which meticulously outlines the origins, consequences, dimensions, and compatibility with Islamic principles. Desires emanate from the subjective inclinations innate to human nature, contrasting with needs anchored in the objective necessities crucial for sustenance and holistic fulfillment. While desires yield tangible benefits, needs encompass material advantages and spiritual blessings, underscoring their multifaceted significance. The magnitude of desires is contingent upon individual preferences and tastes, whereas needs are defined by their inherent functional indispensability. Additionally, desires exhibit a subjective variability across individuals, whereas needs maintain an objective universality. Islamic guidance regulates and moderates desires, emphasizing restraint and moderation, while the precepts of Islamic ethics and principles meet needs.

Where in terms of consumption Islam (*Maqashid Asy_Syariah*) aims to meet needs not solely of a material nature, but is based on its own concepts regarding human welfare (*Falah*) and a good life (*Hayat Thayyibah*), which provide a very important value for brotherhood and socio-economic justice and demanding a balanced satisfaction, both in the material and spiritual needs of all mankind, and prioritizing benefit and goodness in the world and the hereafter (*Maslahat al-din wa al-dunya*) is the main goal.

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Publisher's Note: Sekolah Tinggi Ilmu Ekonomi Indonesia Jakarta as publisher remains neutral with regard to jurisdictional claims in published maps and institutional affiliations

Declarations

Funding

The authors received no financial support for the research and publication of this article.

Conflicts of interest/ Competing interests:

The authors have no conflicts of interest to declare that are relevant to the content of this article.

Data, Materials and/or Code Availability:

Data sharing is not applicable to this article as no new data were created or analyzed in this study.

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Cite this article:

Yulianti, Y., & Maryati, T. (2024). Consumption behavior in Islam. *Indonesian Journal of Business, Accounting and Management*, 6(02), 67 - 80.