

## Life Style as Consumer Satisfaction in the *Maqāṣid* of Islamic Economics

**Siti Musfiqoh**  
*UIN Sunan Ampel Surabaya*  
Email: musfiqohzuhroh@yahoo.co.id

Article history: Received April 18, 2023. Accepted; May 27, 2023.  
Published; June 20, 2023

**Abstract:** Human life will not be separated and is always related to economic activities: production, consumption, and distribution. Activities related to needs and wants. A need that is manifested by various desires. In the conventional economic conception, needs and wants are inseparable. Because his stomach is hungry, a person who needs to eat will consider several desires when fulfilling that need. For example, when people feel hungry during the day, East Javanese people will be interested in eating clean vegetables with corn omelet, while others want Rawon with fried meat. Alternatively, people outside Java and even abroad will be different too. A person's desire will be closely related to the concept of satisfaction. On the other hand, in the era of modern society, especially in the era of post-modern society, how a person presents himself in front of others and how a person builds an identity in front of his social environment is in many ways influenced by his lifestyle and his construction in responding to the demands of society and the interests of society—the community behind it. Meanwhile, what kind of lifestyle is developed and displayed by a person in his social environment is generally influenced by the expansion of capital power or the cultural industry that deliberately designs and encourages the development of a lifestyle to benefit capital accumulation profits. Is that right?

**Keywords:** Lifestyle; Consumer Satisfaction; *Maqāṣid al-Sharī'ah*.

### INTRODUCTION

Today's economic progress can make 'consumption' a lifestyle, derailing people from *iṣrāf* and *tabdhir* behavior. In Islam, it has been detailed and separated between needs (*ḥājah*) and desires (*raḡbah*). From the Islamic perspective, needs are determined by *maṣlaḥah*. The discussion of the concept of needs in Islam cannot be separated from the study of consumer behavior in the *Maqāṣid al-Sharī'ah* framework. Where the goals of Sharia must be able to determine the goals of consumer behavior in Islam, Needs are human desires to get something needed to maintain their survival and carry out their functions, in the meaning of *maṣlaḥah* and *ta'abbud*. Meeting needs instead of satisfying satisfaction or wants is a form of the goal of Islamic economic activity. Efforts to achieve this goal are one of the obligations of religion.

In this case, the intention to consume becomes an important part of the meaning of worship. Consumption is done to get closer to Allah Almighty. According to the 97th verse of *Surah al-Naḥl*, Some of these phenomena encourage the author to examine and discuss them in a review of Islamic economics. The echo of the discipline of Islamic economics as a new religious-socioeconomic discipline

in this decade cannot be separated from the vortex of the extraordinary consumptive lifestyle and culture of Muslims. So the actualization of Islamic economics becomes necessary so as not to be trapped in a hedonic, materialist, and pragmatic lifestyle, namely fulfilling needs in an excessive or mubadzir way, which will later be contrary to the principles of Islamic economics.

Muhammad Miftahul Hidayat's research related to theological-ethical oriented economic theory shows results of aspects and fundamental Islamic values (*al-Tawḥid*, *al-'Adl*, *Ikhtiyār*, and *farḍ*).<sup>1</sup> Faizi's research discussing Islamic consumption based on the thoughts of al-Ghazali in the *Ihyā' 'Ulūm al-Dīn*, that describes more about the Maqashid Sharia Index (MSI) as well as the criteria, ethics, and preferences of Islamic consumption.<sup>2</sup> In addition, Miftahul Huda's research on the analysis of the *Maqāṣid al-Sharī'ah* Index (MSI) focuses on discussing the implementation of *al-Uṣūl al-Khamsah* (*al-Tawḥid*, *al-'Adl*, *al-Wa'd wa al-Wa'id*, *al-Manzilah Baina al-Manzilatayn*, and *al-Amr bi al Ma'rūf wa al-Nahy 'an al-Munkar*).<sup>3</sup>

Meanwhile, in this study aims to explain what is related to fulfilling a lifestyle by paying attention to and prioritizing aspects of needs (*darūriyāt*, *ḥājjiyāt*, and *taḥsinīyāt*) and consumer behavior to achieve aspects of consumption, both materially and spiritually. The similarities with previous studies are that they discuss consumer behavior and satisfaction but differ in the focus of the discussion. Miftahul Hidayat explained the theological-ethical aspects and fundamental Islamic values, then Faizi focused on the discussion related to the analysis of the *Maqāṣid al-Sharī'ah* index based on al-Ghazali thought, and Miftahul Hidayat showed the results of research to emphasize consumer behavior and consumer satisfaction based on *al-Uṣūl al-Khamsah*.

## RESEARCH METHODS

The method used in this study is a literature study serves as a guide in studying a research problem (review of research). In this literature review research used books, international journals and national journals that have been summarized and analyzed. This literature review research was conducted in July to December 2022. The author collects relevant literature on Lifestyle as Consumer Satisfaction to become data in this study. We process and analyze these data to become a conclusion that answers previous academic questions

<sup>1</sup> Hidayat, Muhammad Miftahul (2000). *Teori Konsumsi Berorientasi Teologis*, Yogyakarta; Magister Studi Islam UII.

<sup>2</sup> Faizi (2012). *Studi Pemikiran Imam Al-Ghazali Dalam Kitab Ihya 'Ulum al Din*, Yogyakarta; Magister Studi Islam UII.

<sup>3</sup> Huda, Miftahul, et al (2019). *Analysis of Maqashid Sharia Index (MSI) against Consumer Behaviour Patterns*, In Proceedings of the 7th ASEAN Universities International Conference on Islamic Finance (251-255).

## **LITERATURE REVIEW**

### **Consumer Behavior Motives**

A very complex background influences consumer behavior. The background includes, among others, the level of knowledge, insight, socio-cultural environment, economic ability, and personality (psychological). Therefore, the nature and behavior of consumption will be different between one individual and another. Knowledgeable and broad-minded people will have different motives for their consumption behavior than knowledgeable and narrow-minded people. People living in an advanced environment and culture will have different motives for their consumption behavior than those living in an underdeveloped environment and culture. People with a strong economic life will have different consumption behavior motives than those with a weak economic life. People with a good religious personality will have different motives for their consumption behavior than those with a bad religious personality, etc.

From the perspective of Islam, the motive for Muslim consumer behavior, especially those who have religious knowledge, insight, and good faith, is motivated by the guidance of religious orders. Considering that Islam commands eating, drinking, dressing, staying in touch, and so on so that there is no self-destruction, this is confirmed in Q.S: al-A'raaf (7): 31–32.

"O son of Adam, wear your beautiful clothes in every mosque, eat and drink, and do not be extravagant. Verily, Allah does not like those who are extravagant." Say: "Who has forbidden the adornment from Allah that He has brought out for His servants, and who has forbidden good sustenance?" Say: "All of that is provided for those who believe in worldly life, especially on the Day of Resurrection." From the perspective of health science, for example, the motive for a person's consumer behavior is always to have excellent health. Likewise, from the perspective of customs and culture, the motive for a person's consumer behavior is, in addition to maintaining health and possibly carrying out religious orders, to demonstrate and maintain the treasures of local wisdom.

In conventional economics, internal and external human factors impact a person's consumer behavior. Keynes contends that consumer behavior is motivated by subjective impulses that originate inside individuals, particularly the desire to meet their basic wants. People ask for goods and services because they can meet their material needs. However, on the other hand, a person's consumer behavior can be influenced (included) from the outside through advertisements intensively installed in various media. It can affect a person's decision to consume in the modern era. Many people buy goods and services simply because they are attracted by advertising and have absolutely nothing to do with the business of fulfilling their needs. Therefore, external influences are objective because they can influence the behavior of any consumer. The two motives (subjective and objective) illustrate that a person's consumer behavior is driven by economic factors, namely the fulfillment of the necessities of life, and some are driven by non-economic factors, namely more for the fulfillment of lustful desires. Subjective

motives describe economic factors, and objective motives describe factors that are not economic but are influenced by psychological, sociological, and other factors. In addition, the two motifs also illustrate an indication of morality and ethics. Subjective motives describe good moral and ethical qualities, while objective motives describe poor moral and ethical qualities.

The purpose of community consumer behavior in economic activity is an effort to meet the needs of living together with all individuals. However, in the process, it turns into an effort to increase ownership or supply. Therefore, what stands out then is greed in having material supplies, which is no longer a means to be able to suffice supplies for existing needs. According to Umar Chapra, it is visible on a macro scale in the massive dredging of natural resources on the one hand, and the results from the dredging are consumed in a very inefficient way on the other.<sup>4</sup>

Frugality is felt against or can tarnish the self-esteem of people who have more supplies or possessions. The greater the amount of property a person has, the greater the expenditure on things that are not useful. Current economic activity is fertile ground for greed, competitive attitudes, and actions that are characterized by capitalism liberalism, which threatens and damages moral equality and cooperation as the basic principles of human social life so that what happens is that whoever is strong wins; on the contrary, the weak find it difficult to get out of suffering. Now most people in this world are trapped in a severe moral crisis.

The capitalist economic system with a materialistic orientation has almost enveloped the world, so the moral crisis is difficult to overcome. As a result, today's environment is much more unhealthy, and its resources are also in crisis. Even now, the environmental crisis has become a global issue. The human world is split into two camps: those who fight for luxury and those who hold back their thirst. These two sides are at war with each other, and they are competing with each other to exploit natural resources and pollute the environment.

Moreover, the current economic activity has a paradox in it. On the one hand, the production aspect, which is directly related to the production of goods and services, shows very significant growth. However, on the other hand, it results in a shift in the values contained in the view of life from the spiritual qualitative to the material quantitative, which causes the morale of most people as human beings to decrease.

Paradoxes and shifts are included in microeconomics; namely, the motives of a person's consumer behavior are no longer driven or influenced by material factors alone but also by human factors or other individuals. So that someone in consumer behavior will always feel judged by others. A person's consumer behavior is aimed at fulfilling the needs of his life and meeting the demands of consumer behavior and the judgment of others for the sake of self-confidence and

---

<sup>4</sup> Chapra, Umar, (2000), *Tantangan Ekonomi Islam*. Terj, Jakarta; Gema Insani Press, 154.

human dignity. For example, people who only have bicycles feel inferior to those who own motorcycles, and those who ride motorcycles feel inferior in front of those who ride cars. Moreover, the more expensive and sophisticated a person's material products, the higher his dignity and the higher his self-confidence. Should that be the case?

A person's consumer behavior—especially in today's modern era—is not always according to the objectivity of their level of economic ability but also according to the consumer behavior and subjective judgments of others. According to Jean P. Baudrillard, a person's consumer behavior is the fruit of intense communication of consumer goods and services, consumer behavior, and the judgment of others. In a person's consumer behavior, there is either self-coercion or no respect for the nature of self-independence. On the one hand, it intends to show luxury, pleasure, dignity, and self-confidence; on the other hand, there is a falsehood that does not bring inner peace to the individual perpetrator. However, humans, who are both economic and social beings, are relatively unlikely to be completely separated from the judgment or influence of others in any aspect, including consumer behavior.

According to conventional economics, consumer behavior aims to, in addition to meeting the maximum level of satisfaction, also pursue social and economic status in society. A consumer wants to get praise and social recognition from someone or the public as someone with high social and economic status. A consumer is typically quite satisfied and proud if his consumption behavior in his everyday life in society exceeds that of other consumers. One of the measures of a person's success is how much they make in a day, month, year, and so on.

## **RESULT AND DISCUSSION**

### **Lifestyle Satisfaction Standard**

Consumer behavior and cultural characteristics are frequently considered two independent things in the study of Economic Sociology. A person's behavior in purchasing, consuming, and utilizing cultural items is determined not only by numerous social elements (class, age difference, gender, etc.), which are all significant but consumer behavior is also influenced and formed by lifestyle. Lifestyle refers to an individual's active adaptation to social surroundings to fulfill the urge to integrate and associate with others. Some of the general elements of the lifestyle, according to the Broker, include 1) lifestyle as a pattern, which is something that is done or performed repeatedly; 2) those who have mass or followers so that there is no personal lifestyle; and 3) a life cycle, meaning that there is a period of birth, growth, peak, ebb, and death. Lifestyles are formed, changed, and developed due to the interaction between habitual dispositions and the limits and possibilities of reality.<sup>5</sup>

According to various experts, lifestyle is often referred to as a feature of the modern world or modernity. That is, anyone who lives in modern society will use

---

<sup>5</sup> Adlin, Al-Fathhri, (2006), *Menggeledah.....*53-54.

the notion of lifestyle to describe his or her actions or those of others. Lifestyles are patterns of action that distinguish one person from another. The term lifestyle, from an individual and collective point of view, implies that lifestyle as a way of life includes a set of habits, views, and patterns of response to life, especially the complement to life. The method itself is not something natural but found, adopted, created, developed, and used to perform actions to achieve certain goals. The method must be known, used, and accustomed to be mastered.<sup>6</sup>

According to various experts, lifestyle is often referred to as a feature of the modern world or modernity. That is, anyone who lives in modern society will use the notion of lifestyle to describe his or her actions or those of others. Lifestyles are patterns of action that distinguish one person from another. The term lifestyle, from an individual and collective point of view, implies that lifestyle as a way of life includes a set of habits, views, and patterns of response to life, especially the complement to life. The method itself is not something natural but found, adopted, created, developed, and used to perform actions to achieve certain goals. The method must be known, used, and accustomed to be mastered.

Someone who decides to buy a dress, bag, or shoes on an international scale, for example, does so just because he needs clothes to hide his genitals, a purse to hold his wallet, lipstick and other trinkets, and shoes to protect his feet from the dust, or is it motivated more by a desire to demonstrate his social class? When someone consumes something, it is not simply because they want to purchase the initial or intrinsic function of the object; they also want to purchase additional social functions.<sup>7</sup> A person might buy clothing, bags, and shoes not just because he needs them for the original function but also for additional social aims such as status and other intriguing hobbies. Buying products in the late capitalist period also involved buying impressions and experiences, and shopping is no longer a simple economic transaction but a symbolic interaction in which consumers purchase and absorb impressions.

Citizens caught in the vortex and development of lifestyles, when carrying out the process of reflection and negotiation between themselves and market demands, are often powerless in the grip of capitalist forces that creatively always offer attractive cultural industry products and seem to have become consumer needs. The need to appear personally, self-sufficient, unique, or imaged in front of their social groups often causes people to be shackled in a vortex of lifestyle that seems never to break. When someone decides to buy new clothes, it is often not because the old ones have been damaged or cannot be used, but because they are driven by the need to maintain their self-image. It gives the impression that the

---

<sup>6</sup> Adlin, Al-Fathhri, (2006), *Menggeledah...*, 37.

<sup>7</sup> Evers, Hans-Dieter (Peny.), *Teori Masyarakat: Proses Peradaban Dalam Sistem Dunia Modern* (Jakarta: Yayasan Obor Indonesia, 1988), 198.

wearer is not one of those who miss fashion models or is trying to maintain an image as part of a classy society that should change clothes.<sup>8</sup>

In society, lifestyles usually grow with globalization, the development of free markets, and the transformation of consumptive capitalism. Through the support of advertising, popular culture, mass media, and the transformation of modern values, modern capitalists will polish their lifestyles and shape a consumer society. Lifestyle and consumptive behavior are like two sides of a coin, which are fertile habitats for the development of capitalism. In post-modern society, no one is stylish without capital or relying on cultural symbols. A person is said to have a modern lifestyle when he can consume and display classy economic symbols and perform various activities that require no small amount of funds. A person who drinks coffee at Starbucks or Exelso, which costs around fifty thousand rupiahs for a cup, is certainly more stylish when compared to someone who drinks coffee at a roadside stall for only a tenth.

The characteristics or characteristics that mark the development of post-modern<sup>9</sup> society, which is often trapped in the vortex of lifestyle and self-image, are; First, when spectacle becomes a way and medium for citizens to express themselves—growing and developing dandy community groups that are more concerned with appearance than the quality of actual competence. Second, when the community grows and develops groups of people who are more concerned with appearance than the actual quality of competence. When degrees are more important than knowledge or when cool clothes are more important than skills, that is where the dandy society emerges. Third, the aesthetics of self-appearance, when style and design are more important than function, means that someone who puts himself in the elite class will undoubtedly be willing to spend tens of millions of rupiah to buy a branded bag instead of buying an ordinary leather bag which is only 300-500 thousand rupiah because what is more important is how he maintains his image in public appearance. Fourth, external appearance, meaning that if someone is better in appearance, then that person tends to be judged as a person who is more successful in life than someone who looks shabby and far from cool.

It demonstrates the dominance of global factors that influence people's lifestyles, namely modern lifestyles characterized by consumptive, promiscuous, hedonistic, and individualistic societies. The investors carefully consider the needs of people infatuated with the modern consumptive lifestyle by establishing shopping centers (malls). Malls no longer function as places to transact but also as places of acculturation, so shopping centers emerge as places to learn and as a source of new values.

---

<sup>8</sup>Storey, John. (2003). *Teori Budaya dan Budaya Pop: Memetakan Lanskap Konseptual Culture Studies*, Yogyakarta; Qolam, 169.

<sup>9</sup>Postmodernism is an ideology that developed after the modern era with its modernism. Postmodernism is not a single understanding of a theory but rather appreciates theories that are scattered and difficult to find common ground. Many figures give the meaning of postmodernism as a continuation of modernism. Look in Craib, Ian (1984), *Teori-teori Sosial Modern: dari Parsons sampai Habermas*, Jakarta; CV Rajawali, 123.

The pattern of life in modern society tends to place wealth as a measure of one's success. In conventional consumer decision theory, an individual is free (free choice) to spend and determine his own choice (preference). Goods and services that are the object of choice for individuals are intended to achieve satisfaction.

This pattern of selection becomes a normal and natural behavior because a consumer's decision theory supports it, the concept that the decision to buy or not to buy a product or service is an important moment for marketers.<sup>10</sup> This decision can indicate whether a marketing strategy has been sufficiently prudent, insightful, and effective or whether it needs to be better planned or mistargeted. The decision is a selection of two or more alternative choices.

This consumer decision-making action consists of three stages, namely: (a) Recognition of needs, (b) Research before purchase, and (c) Assessment of various alternatives.<sup>11</sup> In addition, it is reinforced by the magnitude of consumer decision-making. The consequences of this notion have a significant impact on consumer behavior. Consumers (individuals) make reasonable decisions about their consumption. Given the availability of resources and other facilities, it is reasonable to avoid picking expensive and branded items. It is not illogical for a buyer to pick unfashionable items. Conversely, consumers have several options and alternatives for satisfying their needs, depending on the usefulness of the goods and services consumed.

Consumer behavior, known in English as consumer behavior, became increasingly important after the British economist John Mynar Lord Keynes (1883-1946) introduced his theory known as the Law of Consumption (Low of Consumption), which later inspired economics writers to popularize the term consumer behavior in their writing.<sup>12</sup> Consumer behavior is a theory developed from understanding economic rationalism and capitalist utilitarianism.<sup>13</sup> Economic rationalism interprets human behavior as something based on careful calculation of the direction of foresight and preparation for (material) economic success. In contrast, utilitarianism is interpreted as something based on moral values and attitudes.

Meanwhile, according to Engel, consumer behavior is an action that is directly involved in obtaining, consuming and disposing of products and services, including the decision processes that precede and follow these actions. Moreover, according to Loudon and Bitta, consumer behavior is a decision-making process that requires individual behavior to evaluate, acquire, use and regulate goods and

---

<sup>10</sup>Sukirno, Sudono (2003), *Pengantar Ekonomi Mikro*, Jakarta; Rajawali Press, 134

<sup>11</sup>Rosyidi, Suherman, *Pengantar Ekonomi Mikro*, Surabaya, Airlangga, 103.

<sup>12</sup>Baca dalam Barnes, tt, *An Intellectual and Culture History of the Western World*, New York; Dover Publication Inc, 76-85.

<sup>13</sup>Economic Rationality is every human action based on the best and most profitable choice. Examples of rational economic actions are: Hasan buys ready-made clothes at a clothing store because they are cheaper and stay put, instead of buying cloth and going to a tailor, which takes a long time and costs more.

Agil, Syed Umar Syed, (1992), *Rationality in Economic Theory: A Critical Apraisal*, dalam Sayid Taher, et al, ed., reading in microeconomics: An Islamic perspektive, (Selangor: Logman Malaysia, 1992), 32.



services. Meanwhile, according to Kotler and Armstrong, consumer behavior is the behavior of individuals or households purchasing goods and services for personal consumption.<sup>14</sup>

This consumer behavior is the daily behavior of each household in using goods and services to meet their or their family's needs. It can be in the form of the use of one type of goods and services to meet specific external needs and can meet specific internal needs or both external and internal needs. Consumer behavior can take the form of the use of various types of goods and services such as clothing, food, communication tools and others that lead to fulfilling the needs of life as biological beings.

The principle of consumer behavior is conventionally pegged to the term satisfaction (utility). The term satisfaction is intended to refer to the ability to fulfill a need. These capabilities include (1) the ability of a material object or service to meet human needs and (2) needs relating to public policy. This term then gave birth to the terms place satisfaction (utility of place), satisfaction of time (utility of time), and satisfaction of ownership (utility of possession). Place satisfaction arises because an object or service is in the right place for use. Time satisfaction is the satisfaction that arises because an object or service is available when needed. In contrast, ownership satisfaction is the satisfaction that arises because an existing object or service is owned by the person who will use it.<sup>15</sup>

Richard. G. Lipsey, Peter O. Steiner and Douglas D. Puvis write, as quoted, that what is meant by utility is the satisfaction that a person gets from consuming a commodity. Therefore, Richard G. Lipsey and colleagues interpret utility as meaning usefulness or benefit, which also means satisfaction. Dominick Salvatore gives an example of utility with the meaning of satisfaction as Individuals who ask for a certain commodity because of the satisfaction obtained from consuming that particular commodity. So the term consumer behavior satisfaction means satisfaction obtained by a person or a household through the final use of consumer goods and services from various commodities.<sup>16</sup>

Along with utility comes marginal satisfaction, which was later popularized by economic scientists with the term marginal satisfaction, which is understood as a change in satisfaction produced by consuming more or less of a commodity. In a context like this, the higher the income level, the higher the level of consumption, which means that satisfaction in consumption behavior will be achieved. However, it is possible to always maintain marginal or extra satisfaction, both in the sense of more and less. In addition, to achieve total or maximum satisfaction, it must be supported by actions that spend on various commodities or consumer goods and services in a balanced way.

---

<sup>14</sup>Boediono, (1988), *Seri Sinopsis Pengantar Ilmu Ekonomi Mikro*, Yogyakarta; BPFE, 30-34.

<sup>15</sup> Asad Zaman, *Towards Foundation of Islamic Theory of Consumer Behavior dalam Essays in Islamic Economic Analysis* (Selected Papers of the Seminar on Islamic Economic Sponsored by IIIT Washington DC) (New Delhi: Genuine Publications (P) LTD, 1991), 37.

<sup>16</sup> Bowley, Marian (1973), *Studies in The History of Economic Theory Before 1870*, London; Macmillan, 123.

According to Salvatore, the consumer behavior of a person or a household is always based on or oriented to the principle or value of satisfaction. In addition, accuracy and accuracy in spending income in purchasing consumer goods and services to achieve satisfaction is necessary, although satisfaction itself does not have a definite measurement standard. Satisfaction certainly does not have a point in common between one individual and another or a household with another household. Utilities are very subjective. That is, it depends on each individual or household who uses it. However, what is conventionally clear is that one of the main characteristics of the consumer behavior of a person or a household is satisfaction, both in the maximum sense and in the minimum sense.

Islam as a way of life does not highlight the standard or nature of the satisfaction of consumer behavior as adopted in conventional economics, such as utility and marginal satisfaction, but rather emphasizes the normative aspect. According to Islam, the satisfaction of a consumer's behavior must be based on the guidance of Islam itself.<sup>17</sup> In this case, Muhammad Nejatullah Siddiqi said consumers must be satisfied with their consumption behavior by following Islamic norms. Muslim consumers should not follow the Xanthous consumption style characterized by lust.<sup>18</sup>

It is reinforced by the basic principles of consumer behavior as confirmed by Q.S: al-Baqarah (2): 168.6

“O mankind, eat what is lawful and good from what is on the earth, and do not follow the steps of the devil; For verily the devil is a real enemy to you.”

In addition to this verse, several other verses outline the main principles of consumer behavior, such as the verse in Q.S. al-Maidah (5): 88.

“And eat lawful and good food from what Allah has provided for you, and fear Allah in whom you believe.”

More firmly, Yusuf Qardhawi outlines several principles of consumer behavior in Islam as follows:<sup>19</sup>

1. The rationale of consumption patterns in Islam is to reduce the excess of biological desires that arise from artificial psychic factors and free human energy for spiritual purposes.
2. Islamic teachings regarding consumer behavior are guided by the principle of justice, the principle of cleanliness, the principle of modesty, the principle of generosity and the principle of morality.
3. In general, human needs are classified into three things, namely (a) basic necessities, (b) pleasure goods and (c) luxury goods. In these three

---

<sup>17</sup> Asad Zaman, (1991), *Towards Foundation of Islamic Theory of Consumer Behavior* dalam *Essays In Islamic Economic Analysis* (Selected Papers of the Seminar on Islamic Economic Sponsored by IIIT Washington DC), New Delhi; Genuine Publications (P) LTD, 37.

<sup>18</sup> Siddiqi, N, Muhammad, (1981), *Muslim Economic Thinking: A Survey of Contemporary Literature*, Jeddah and The Islamic Foundation, 131.

<sup>19</sup> Qardawy, Yusuf, (1997), *Norma dan Etika Ekonomi Islam*. Terj, Jakarta; Gema Insani Press, 122.

groupings, Islam outlines principles according to the order of priority needs known in al-maqāṣid al-syarī'ah with the terms *ḍarūriyyah*, *ḥājjiyyah* and *taḥsīniyyah*.

4. The key to understanding consumer behavior in Islam is not simply knowing what is forbidden but, at the same time, being aware of the dynamic concept of moderation in consumption patterns guided by an attitude that attaches importance to other Muslim consumers.

From the things described above, it can be explained that the principle of consumer behavior that can provide satisfaction to consumers according to Islam is that the goods consumed must be halal and sacred, according to the Shari'a. Regarding behavior or style, it must also be within reasonable limits because it is not excessive (*isyrāf*) or extravagant (*tabzīr*) even though a consumer is classified as rich or capable.

### **Consumer Behavior in the *Maqashid al-Shari'ah* study**

Islam, as a way of life, regulates all human behavior to meet the needs of life. Likewise, regarding the problem of consumption, Islam regulates how humans can carry out consumption activities that benefit their lives. Islam has regulated human life through the Qur'an and Hadith so that humans are kept from the humiliating nature of their consumption behavior.

Consumer behavior is frequently viewed as homogenizing or heterogenizing global cultures. Homogenization can be regarded as either local culture becoming co-opted by global culture or the opposite. Local culture will become more visible during the development of global culture. Changes in consumer behavior are frequently seen negatively, becoming scapegoats in various ways, including the destruction of local, national, and Islamic culture. As in conventional economics, there are two types of reasons for consumer behavior; internal (from people) and external (from outside humans), so there are internal and external motives for consuming in Islam.<sup>20</sup>

The internal motive in question is a motive that grows within a Muslim in the form of wanting always to live healthy and strong. This motif is based on the hadith of the Prophet. From Anas, he said, Rasulullah SAW. Said: A strong believer is better and more beloved to Allah than a weak believer (H. R. Ahmad).

While the external motive in question is a motive from outside the human self in the form of wanting to meet the comfort needs of the perpetrator and sociologically wanting to get a positive assessment (aesthetic visuality) from other people or the public. Its motif is a Shar'i motif, including valid and positive. This motif is based on the hadith of the Prophet. From Abdullah bin Mas'ud, he said, Rasulullah saw. Said: No one will enter heaven in whose heart there is arrogance, even if it is only as small as an atom (dzarrah). A man said: that is how it is for a man who wears good clothes and shoes/sandals. The Messenger of Allah said: that

---

<sup>20</sup>Hasan, Zubair, (2007), *Introduction to Microeconomics: An Islamic Perspective*, Selangor; Pearson, 78.

Allah is beautiful and loves the beautiful. This arrogance destroys the truth and humiliates humans - (Sahih Muslim).

As felt and witnessed in everyday life, a healthy and strong life absolutely must be supported by behavior in consumption, both consumer behavior related to clothing and food or housing. In fact, consumer behavior has been regulated in Islam in such a way as to achieve a prime level of health and strength.<sup>21</sup> Likewise, a life that good or good facilities support will bring good and good life behavior, both religious behavior and worldly behavior.

In the view of Islam, consumer behavior has a different purpose from the goal of consumer behavior in the conventional economic view (which is materialistic), which only wants to meet outward physical needs. However, in addition to meeting outward physical needs, it also fulfills inner spiritual needs.

It can be described in terms of consumption goals in the view of Islam as follows: The material objectives of consumer behavior in the view of Islam can be understood from the following verses and hadiths:

1. Bringing Physical Health. In Q.S: al-A'rāf (7): 31 explained: "O son of Adam, wear your beautiful clothes in every (enter) mosque, eat and drink, and do not be extravagant. Verily, Allah does not like those who are extravagant."
2. Keeping and Covering Aurat as emphasized in Q.S: al-A'rāf (7): 26 and 32: from the signs- O son of Adam, Indeed We have sent down to you clothes to cover your nakedness and beautiful clothes for adornment. Moreover, the clothing of piety is the best. That is part of the sign of Allah's power; hopefully, they will always remember: Say, "Who has forbidden the jewelry from Allah that He has issued for His servants and (who also forbids) good sustenance?" Say: "All of that (provided) for those who believe in the life of this world, especially (for them only) on the Day of Resurrection." Thus we explain the verses for those who know.
3. Provide Comfort Life. Rasulullah saw said: From Sa'ad bin Abi Waqqash, he said, Rasulullah saw. said: Three things make people happy, namely (1) a good neighbor, (2) a good house and (3) a good vehicle (Musnad Ahmad).

The spiritual goals of consumer behavior in the view of Islam are as follows: first, the formation of a spirit of gratitude for God's gifts. In the view of a Muslim consumer (servant of Allah), every consumer behavior is a realization of gratitude to Allah. That is because of three factors; first, He has given Him the ability to look for consumption materials such as food; secondly, He has given him abundant material for consumption; and third, the energy obtained after consuming various foodstuffs is solely used to strengthen his sense of gratitude to Allah. A Muslim consumer's every consumption behavior must reflect the values of gratitude.

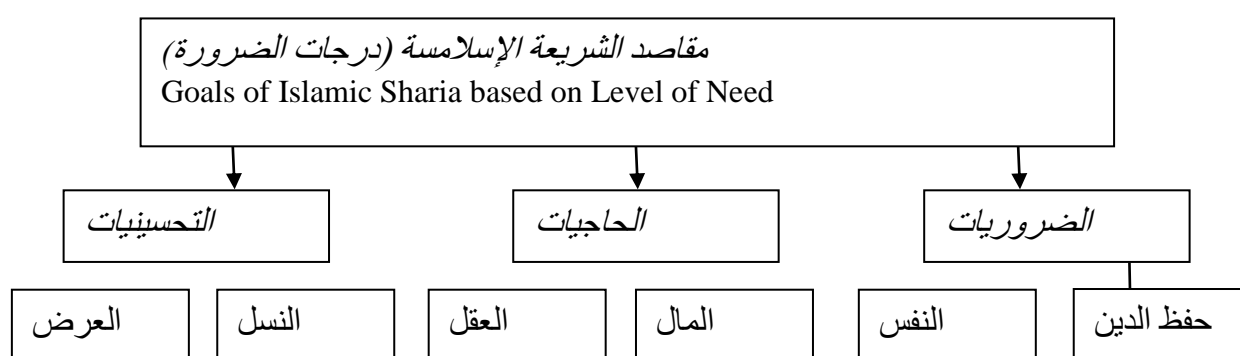
---

<sup>21</sup>Naqvi, Syed Nawab Haidaer, (1985), *Etika dan Ilmu Ekonomi: Suatu Sintesis Islami*, Bandung; Mizan, 54.

Second, the formation of worship experts with noble character. A Muslim consumer who has consumed a variety of consumer goods while being able to feel them as a blessing from Allah will make a major contribution in accessing them to always perform worship based on gratitude for the blessings of Allah. Worship carried out repeatedly and accompanied by noble character will automatically shape the perpetrators into worship experts with the highest quality level of worship in the eyes of Allah. Allah indicates that performing worship for him should be based on gratitude for the blessings of His grace. Allah confirms this in Q.S: al-Baqarah (2):172. "O you who believe, eat of the good sustenance we have given you and be grateful to Allah, if it is truly Him you worship."

In conventional economics, we are familiar with the Law of diminishing marginal utility, often referred to as the Law of diminishing marginal utility. This Law states that if a person consumes an item with a repeated frequency, the added satisfaction value from the next consumption will decrease. Marginal utility is the additional satisfaction obtained by consumers due to an increase in the number of goods or services consumed. The Law regarding the decrease in marginal utility only sometimes applies to this problem. *Maslahah* in consumption is only partially felt, especially related to the afterlife *maslahah* or the concept of blessing. As for the worldly benefits, the benefits can already be felt after consumption is carried out, while blessings with an increase in the frequency of activities, there will be no decrease in blessings because every human good deed will always get a reward from Allah Almighty. The world's *maslahah* will increase with the increased frequency of activities, but at a certain level, it will decrease. It is because the level of human needs is limited, so when consumption is carried out in excess, worldly benefits will decrease.

According to Audah, there are six perfect goals for Islamic Sharia teachings (economic activities), which are illustrated in the following scheme: <sup>22</sup>



In terms of consumer satisfaction, it is taken from the theory developed by M. Kahf. Kahf wrote his thoughts on consumption by introducing Final Spending (FS), a variable standard in seeing the maximum satisfaction obtained by Muslim consumers. One of them starts by looking at the assumption that zakat institutions are specifically seen as a part of the socioeconomic structure.

The Final Spending formula for individuals is:

<sup>22</sup> Jasir Audah, *Maqashid al-Syariah Dalil lilmubtadi* (Beirut: al-Ma'had al-Ali, 2011), 20.

$$F_s = (Y - S) + (S - S_z)$$

$F_s$	: Final Spending
$S$	: Presentation Of Yeald Saved
$Y$	: Yield
$Z$	: Zakat Presentation
$S$	: Total Savings

The larger the savings, the lower the ultimate spending, according to Kahf. Furthermore, this hypothesis will be contrasted with Herman Heinrich Gossen's theory. "If the fulfillment of the need for a type of good is carried out continuously, the pleasure will initially be high, but over time the enjoyment will decrease until it reaches the saturation limit," according to Gossen's Law I. The total use value increases as consumption increases, but The incremental value of marginal use decreases. Gossen's Law is sometimes called the Law of diminishing marginal use value.

Meanwhile, Gossen's Law II says, "Consumers will consume in such a way that the marginal use value of each good and service consumed will be the same. After the last unit of each good consumed has the same value, the consumer stops consuming it. The equation can show the maximum satisfaction that consumers will achieve mathematically:

$$\frac{MU_a}{P_a} = \frac{MU_b}{P_b} = \frac{MU_c}{P_c} = \dots$$

The formula for the satisfaction of consuming two kinds of goods at different prices:

$$\frac{MU_a}{P_a} = \frac{MU_b}{P_b} \quad \text{atau} \quad \frac{MU_a}{MU_b} = \frac{P_a}{P_b}$$

- $MU$  = marginal use value
- $P$  = Price
- $A, B, C, \dots$  = types of goods

Consumer behavior under the provisions of Allah and the Messenger of Allah Almighty will guarantee a more prosperous human life. Muslim in consuming is based on several considerations:

1. Humans need to be fully empowered to regulate the details of the economic problems of society or the state, and humans cannot even impose ways of fulfilling other people's lives on themselves or vice versa. Allah Almighty regulates the implementation of human existence in Q.S: al-Waqi'ah (56): 68-69. "So explain to me about the water you drink. Did you bring it down, or did we bring it down?"

2. The Islamic concept of needs shapes the consumption pattern of a Muslim because consumption patterns based on needs will avoid the effects of unnecessary consumption patterns.
3. According to Islam, consumer behavior is influenced by the psychological atmosphere of others. With this concept, Islam guarantees the development of a just society, avoiding social inequality or social discrimination. Q.S: al-Nisa (4): 29 explains: "O you who believe, do not eat each other's wealth in a false way, except by way of commerce which is carried out with mutual consent between you. And do not kill yourselves; Verily Allah is most merciful to you."

Economic theory explains that a person's satisfaction with consuming an item is called its utility or use value. If the satisfaction is high, the value of use will be higher, and if the satisfaction is low, the value will be lower. Therefore, the satisfaction of a Muslim is not based on the number of items that can be consumed but rather on what he does as worship by fulfilling what Allah has commanded and staying away from all the prohibitions of Allah Almighty. Harmful actions, such as waste, are prohibited by Allah Almighty, as stated in Q.S: al-Israa (17): 26-27. "And give to close families their due, to the poor and those who are on the way, and do not squander (your wealth) extravagantly. Indeed, the spenders are the brothers of Satan, and the devil is a complete disbeliever in his Lord."

Likewise in Q.S: al-A'raaf (7:31):

"O son of Adam, wear your beautiful clothes in every mosque, eat and drink, and do not overdo it." Verily, Allah Almighty does not like those who are extravagant. Allah Almighty recommends living in balance, as stated in Q.S: al-Furqān (25): 67:

"And those who, when they spend (wealth), they are not excessive, and are not (also) stingy, and are (the spending) in the middle of that."

From the description above, it is stated that pursuing unlimited satisfaction will damage oneself. It does not mean that a Muslim cannot get satisfaction from consuming several goods, but that his satisfaction is limited. To further explain the satisfaction of a Muslim, it can be illustrated in the form of total use value (total utility) and marginal use value (marginal utility). The total use value is the sum of all satisfactions obtained from consuming several increases or decreases in satisfaction due to increasing or decreasing the use of one unit of goods.

Thus, contentment depends not on the quantity of items consumed but on people's physical capacity to employ the goods they consume in their lives. As a result, if a Muslim reduces consumption before reaching maximum satisfaction to maintain the consistency of satisfaction received from consuming an item, the additional use value obtained will diminish as he increases his consumption, known as the Law of use value. Diminishing marginal returns (the Law of diminishing returns), in which, in the end, the additional use value will become negative if the consumption of these goods is increased continuously, will cause the total use value to become less and less. Suppose the Law of marginal use value

decreases. In that case, the continuous increase in the consumption of an item will not increase satisfaction with consumption, but over time the level of satisfaction with goods will decrease. For example, a person breaking his fast with a bowl of compote will get satisfaction; satisfaction will increase if he adds a second bowl and reaches the third bowl. If offered a fourth bowl, the person will refuse because they are satisfied. The person refused because he was more satisfied drinking three bowls of compote than four bowls. It means the total use value of drinking four bowls is lower than that obtained from drinking three bowls. Thus, to get satisfaction from the consumption of each item, every Muslim should try to maximize the use value of each item consumed in fulfilling his life needs.

## CONCLUSION

Consumer behavior to use goods and services in fulfilling a lifestyle should be able to pay attention to aspects that are classified as primary needs (*ḍarūriyāt*), secondary (*ḥajjiyāt*) and trisier (*taḥsiniyāt*) by the spirit of *Maqāṣid al-Sharī'ah*, so that in meeting the needs of a consumer, he prioritizes aspects of needs rather than wants to limit human needs and desires, which are always unlimited. In the view of Islam, consumer behavior must avoid *isrāf* and *tabẓīr* behavior in using income to meet the needs of life as signs in food consumption that humans, in general, and Muslims, in particular, should always maintain the elements of *halal* and *tayyib* in consumption as a measure to maintain physical and mental health. Consumer behavior in Islamic economics aims to achieve consumption's material and spiritual aspects. Both aspects will be achieved by balancing the total utility and marginal utility in consumption. So every Muslim will try to maximize the use value of each item consumed, which will make him better and more optimistic in living life and life.

## REFERENCE

- Adlin, Al-Fathhri, *Menggeledah Hasrat: Sebuah Pendekatan Multi Perspektif*. Yogyakarta: Jalasutra, 2006.
- Agil, Syed Umar Syed, *Rationality in Economic Theory: A Critical Appraisal*, dalam Sayid Tahir, et al., ed., reading in microeconomics: An Islamic perspective, Selangor: Logman Malaysia, 1992.
- Amin, Ash. *The Globalization of the Economic: An Erosion of Regional Networks dalam The Embedded Firm: On the Socioeconomic*, London; Routledge, 1993.
- Asad Zaman. *Towards Foundation of Islamic Theory of Consumer Behavior dalam Essays In Islamic Economic Analysis* (Selected Papers of the Seminar on Islamic Economic Sponsored by IIIT Washington DC), New Delhi; Genuine Publications (P) LTD. (1991).
- Audah, Jaser, *Maqāṣid al-Sharī'ah; Dalīl lil Muḥtadī'*. Bairut: al-Ma'had al-Ali, 2011.
- Boediono. *Seri Sinopsis Pengantar Ilmu Ekonomi Mikro*, Yogyakarta; BPFE, 1988.



- Bowley, Marian. *Studies in The History of Economic Theory Before 1870*, London; Macmillan, 1973.
- Barnes, tt, *An Intellectual and Culture History of the Western World*, New York; Dover Publication Inc.
- Chaney, David, *Life Steyles: Sebuah Pengantar Komprehensif*. Yogyakarta: Jalasutra, 2003.
- Chapra, Umar. *Tantangan Ekonomi Islam*. Terj, Jakarta; Gema Insani Press, 2000.
- Craib, Ian. *Teori-teori Sosial Modern: dari Parsons sampai Habermas*. Jakarta; CV Rajawali, 1984.
- Evers, Hans-Dieter (Peny.). *Teori Masyarakat: Proses Peradaban Dalam Sistem Dunia Modern*, Jakarta: Yayasan Obor Indonesia, 1988.
- Faizi. *Studi Pemikiran Imam Al-Ghazali Dalam Kitab Ihya 'Ulum al Din*. Yogyakarta; Magister Studi Islam UII, 2012.
- Hasan, Zubair. *Introduction to Microeconomics: An Islamic Perspective*, Selangor; Pearson, 2007.
- Hidayat, Muhammad Miftahul. *Teori Konsumsi Berorientasi Teologis*, Yogyakarta; Magister Studi Islam UII, 2000.
- Huda, Miftahul, et al. *Analysis of Maqashid Sharia Index (MSI) against Consumer Behaviour Patterns*, In Proceedings of the 7th ASEAN Universities International Conference on Islamic Finance (2019), p. 251-255.
- Naqvi, Syed Nawab Haidaer. *Etika dan Ilmu Ekonomi: Suatu Sintesis Islami*, Bandung; Mizan, 1985.
- Nisa, Fauzatul Laily. "Tinjauan Etika Bisnis Islam Terhadap Sharia Compliance Dan Social Impact Pada Homestay Syariah Di Gayungan Surabaya: Islamic Business Ethics Review on Sharia Compliance and Social Impact on Sharia Homestay in Gayungan Surabaya". *El-Qist: Journal of Islamic Economics and Business (JIEB)* 11, no. 1 (April 30, 2021): 60–81. Accessed Jun 5, 2023. <https://jurnalfebi.uinsby.ac.id/index.php/elqist/article/view/355>.
- Qardawy, Yusuf. *Norma dan Etika Ekonomi Islam*. Terj, Jakarta; Gema Insani Press, 1997.
- Storey, John. *Teori Budaya dan Budaya Pop: Memetakan Lanskap Konseptual Culture Studies*, Yogyakarta; Qolam, 2003.
- Sukirno, Sudono. *Pengantar Ekonomi Mikro*. Jakarta; Rajawali Press, 2003.
- Rosyidi, Suherman, *Pengantar Ekonomi Mikro*, Surabaya, Airlangga, tth.
- Siddiqi, N, Muhammad. *Muslim Economic Thinking: A Survey of Contemporary Literature*, Jeddah and The Islamic Foundation, 1981.