



Aggregate Consumption Expenditure Function In Islamic Perspective

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ABSTRACT

Without consumption, humans will not be able to live because humans have primary needs that must be met, such as eating, drinking, and clothing. These needs are needs that must be met by humans. This research is based on literature study, exploration based on theoretical findings. the explanation of the discussion will refer to theories that are able to answer the topic of writing. references used recent published articles and supporting reference books.. The function of aggregate spending in an Islamic perspective is the belief in the existence of the Day of Judgment and the hereafter, this principle directs consumers to prefer consumption in the hereafter. Prioritizing consumption in worship rather than secular consumption. Expenditure for worship is future consumption (because in the hereafter is the reward of heaven), while worldly consumption is current consumption. The concept of the success of a Muslim's life is measured by Islamic religious morals, not by the amount of wealth. The higher the spirit, the greater the success achieved. Virtue, truth and devotion to God are the keys to Islamic morality. Virtue and righteousness can be attained by good and useful conduct and by shunning evil. A position of wealth is a gift from God, not something inherently bad (so too much is to be avoided). Wealth is a means to the end of life, if it is cultivated and used properly.

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INTRODUCTION

Humans need goods and services, in meeting their needs there is effort to achieve these goals. In Islam the purchase of goods and services must be guided by the Al-Quran and al-Hadith. The balance between the world and the hereafter must be balanced. World purchases such as goods and services with the intention of benefiting the hereafter. Expenditure is the motivation for humans to spend their wealth for the benefit of life after death. So, consumption is an activity of reducing goods and consuming the value of goods and services.¹

¹ Irfan Alfiansyah et al., "Efek Konsumsi Khamar Dalam Perspektif Hadis," *Gunung Djati Conference Series* 8

Within the Islamic framework it is necessary to distinguish two types of expenditure. The first type of expenditure is expenditure made by a Muslim to meet his worldly needs and family (expenses made to meet worldly needs but have an effect on the reward in the hereafter). The second type of expenditure is expenditure incurred solely with the motive of seeking happiness in the hereafter. The function of consumption in Islamic economic theory is essentially a limiter in terms of what is permissible or what is not permissible, because basically to consume a good or service, every individual Muslim is required in terms of using it not extravagantly, not boasting, and prioritizing the goal of *maslahah* instead of consumption itself. Because in the concept of consumption in Islamic economics the level of one's consumption satisfaction should be based on needs and benefits, not based on the desire to consume an item with maximum satisfaction as in conventional economic theory concepts. From this it is important to discuss the law of utility and *maslahah* in Islamic Economics.

Consumers are called consumers. Without consumption, humans will not be able to live because humans have primary needs that must be met, such as eating, drinking, and clothing. These needs are needs that must be met by humans. Consumption is a very important role for mankind. The underlying reason is that consumption is very important because consumption facilitates production and distribution. This is how the rotation of the economy works. People who consume with the intention because of Allah then this becomes the intention of worship. realizing complete piety only to Allah.²

LITERATURE REVIEW

1. Consumption

The process of fulfilling human needs is an economic activity. In economic activity there is an activity called consumption. The use of goods and services due to factors of desire and need. The desire for humans has no limit, while human needs can be controlled, what do humans need? then filled with goods and services in accordance with these human needs. Consumption is an activity that consumes goods.³ Consumption itself begins with production activities, distributes goods and then distributes them to agents who are last consumed. Modern consumption with traditional consumption is very different. The study of traditional consumption focuses on the needs of traditional society, namely goods that have been obtained are only consumed without any hoarding of goods. Modern human consumption is

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² Ainun Barakah, Pipin Suitra, and Ulfatun Najjha, "Etika Konsumsi (Istihlak) Perspektif Filsafat Ekonomi Islam," *CENDEKIA: Jurnal Studi Keislaman* 6, no. 1 (2018): 20–31, <http://ejournal.staiha.ac.id/index.php/cendekia/article/view/79>.

³ Setiawan Iwan, "Consumer Community in Islamic Economic Study," *al-Ulum* 20, no. 1 (2020): 145–166.

increasingly busy to meet their own needs and there is hoarding of goods. Meanwhile, sharia consumption is consumption that is guided by the Al-Quran and al-Hadith.

Consumption activities that are guided by the Al-Quran and al-Hadith such as forbidding wasteful, excessive and cheating others. People who spend on goods are called consumers. Consumers are also someone who uses goods and services. Consumer behavior Consumer behavior is the tendency of consumers to consume to maximize their satisfaction. In other words, consumer behavior is consumer behavior that can explain the search, purchase, use, evaluation, and improvement of their products and services. Consumer Behavior studies how people choose among the choices they face using the resources available to them. ⁴

2. Urgency of Consumption

Consumption is very important in economic activity, when someone eliminates consumption within the individual then the human will not be able to live. Economic activities and consumption activities lead to satisfaction and fulfillment of needs. When a person neglects consumption, it is like ignoring his life and neglecting the fulfillment of human obligations in life. Consumption activity is a major role in the economic process, consumption is also facilitated by production and distribution. Such a process can be called an economic process.

The function of welfare, maximization and benefit of Imam al-Ghazali Imam al-Ghazali, a great scholar born in 50/1058, has made a major contribution to the development and thought of the Islamic world. The basic theme that underlies all of his work is the concept of benefit, or social welfare or utility ("the common good"), which encompasses all the human, economic, and social relations of people that form strong relationships. Individuals and Society, where Al-Ghazali "reinvented the concept of the social welfare function which is difficult to parse and coveted by modern economists". In improving social welfare, Imam Gozari categorizes and identifies all problems in terms of *masalih* (benefits) and *mafashid* (disabilities, harm) in improving social welfare. Next, he identified social functions in the hierarchy of individual and social needs. According to Imam al-Ghazali, social happiness (*maslahah*) depends on finding and maintaining five basic goals: ⁵

1. Religion (*al-dīn*)
2. Life or soul (*nafs*)
3. Family or Descent (*nasl*)
4. Property or wealth (*maal*)

⁴ Anwar Liling, "Konsep Utility Dalam Prilaku Konsumsi Muslim," *BALANCA : Jurnal Ekonomi dan Bisnis Islam* 1, no. 1 (2019): 71–91.

⁵ Novi Indriyani Sitepu, "Perilaku Konsumsi Islam Di Indonesia," *Jurnal Perspektif Ekonomi Darussalam* 2, no. 1 (2017): 91–106.

5. Intellect or reason (*aqf*)

The consumption of the sharia perspective focuses on this world as a haven and most importantly the hereafter which can be called (*maslahat al-din wa al-dunya*) part of the first goal in the consumption process from a sharia perspective. Its implementation in social welfare is necessity, want and luxury clarifies the legacy of the Aristotelian tradition, what one scholar has called "common needs" (fundamental needs, the need for "outside" and spiritual goods).⁶

3. Norms and Ethics in Consumption

Balance in Consumption

Islam provides instructions to all human beings who own wealth must issue a portion of their wealth to those who are entitled to receive it. This obligation is an economic process, there are those who give and receive goals in Islam, and *fi sabilillah*. Islam forbids miserliness and selfishness, wasting wealth.⁷ This is the form of balance ordered in the Al-Quran which reflects the attitude of justice in consumption. As implied in Q.S Al-Isra '[17]: 29:

وَلَا تَجْعَلْ يَدَكَ مَغْلُولَةً إِلَىٰ عُنُقِكَ وَلَا تَبْسُطْهَا كُلَّ الْبَسْطِ فَتَقْعُدَ مَلُومًا مَّحْسُورًا ۙ ۲۹ (الاسراء/17):
(29)

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29. Do not make your hands shackled around your neck (fierce) and do not (also) extend them excessively because later you will become disgraceful and regretful. (Al-Isra'/17:29)

Spending wealth in a form that is lawful and in a good way

All transactions with good intentions and do not cause harm to others, then the law is permissible. So all transactions in Islam are called *muamalah*. The law of *muamalah* itself is *mubah*, *mubah* means permissible. Islam provides exceptions in *muamalah*, for example *muamalah* transactions with the aim of deceiving others, *muamalah* with the aim of manipulating merchandise and *muamalah* whose goods are not clear. *Muamalah* in Islam has the meaning of being free, meaning that it is not as free as possible but has limitations in its transactions.⁸ The goal in *muamalah* in Islam is to prosper all human beings, is to violate sacred boundaries and not bring in line with this, Abu al-A'la al-Maududi explained, Islam prohibits transactions that

⁶ Selviana Zakiah, "Teori Konsumsi Dalam Perspektif Ekonomi Islam," *El-Ecosy : Jurnal Ekonomi dan Keuangan Islam* 2, no. 2 (2022): 180.

⁷ Elvin Nurgulam Qurbani, "PEMIKIRAN EKONOMI ISLAM M.A. MANNAN Elvin Nurgulam Qurbani Mahasiswa Program Magister Hukum Ekonomi Syariah UIN Sunan Gunung Djati Bandung, Indonesia," *Pemikiran Ekonomi Islam M.a. Mannan* 13, no. 1 (2021): 11–12.

⁸ Dimas Pratomo, Kata Kunci, and A Pendahuluan, "Kecenderungan Pembelian Impulsif Ditinjau Dari Perspektif Islam (Studi Kasus Pada Pengunjung Malioboro Mall Yogyakarta)" 2, no. 2 (2019): 240–252.

are related to gambling and causes moral decay in society, In QS. Al-Maidah (5) : 88 :

وَكُلُوا مِمَّا رَزَقَكُمُ اللَّهُ حَلَالًا طَيِّبًا وَاتَّقُوا اللَّهَ الَّذِي أَنْتُمْ بِهِ مُؤْمِنُونَ ۗ (المائدة/5: 88)

Ministry of Religion Translation 2019

88. Eat what Allah has bestowed on you as sustenance that is lawful and good, and fear Allah in whom you only believe.

(Al-Ma'idah/5:88)

Prohibition of Being Israf (Royal), and Tabzir (In vain)

Lifestyle so that people look at it well, makes people continue to indulge in lust. In Islamic moral values, it means that Islam prohibits living in luxury and wasting money. A luxurious lifestyle makes humans ignorant and makes humans greedy, this is part of being busy with desire. a luxurious lifestyle can also reduce the nature of fighting in the way of Allah. Ali Abd ar-Rasul in this case also believes that the destruction of society comes from the way humans humanize humans, meaning that humans can respect all of God's creation, especially humans, not to underestimate other humans. The culture of luxury living has the effect of lowering moral values towards others, which in the end will destroy that person. For Afzalur Rahman, luxury (israf) is that humans are only concerned with self-satisfaction, having a spree with bad intentions is an act that is not liked by Allah.⁹ Mentioned in the word of Allah in QS. Al-A'raf [7] :

﴿يَبْنِي أَدَمَ حُدُودًا زِينَتَكُمْ عِنْدَ كُلِّ مَسْجِدٍ وَكُلُوا وَاشْرَبُوا وَلَا تُسْرِفُوا إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ﴾
(الاعراف/7: 31)

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31. O children of Adam, wear your beautiful clothes every (entering) the mosque and eat and drink, but don't overdo it. Truly He does not like excessive people.

(Al-A'raf/7:31)

Extravagant behavior is often accompanied by excessive behavior (out of bounds or israf). Israf or royalty according to Afzalur Rahman has three meanings, namely wasting wealth on unlawful things such as drunkenness, spending excessively on lawful things whether according to ability or not, and spending on generous grounds is just to show off. As the Qur'an denounces excessive luxury and tabzir (waste) by classifying satanic brothers in QS. Al-Israa' [17]: 26-27.

وَأَبِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمَسْكِينِ وَابْنَ السَّبِيلِ وَلَا تُبَذِّرْ تَبْذِيرًا ۚ إِنَّ الْمُبْذِرِينَ كَانُوا إِخْوَانَ الشَّيْطَانِ ۗ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا ۚ (الاسراء/17: 26-27)

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⁹ Putri Maghfi, "Analisis Pola Konsumsi Menurut Perspektif Ekonomi Islam (Studi Kasus Pada Penghuni Kos Putri Ponorogo)," *Lisyabab : Jurnal Studi Islam dan Sosial* 2, no. 2 (2021): 185–198.

26. Give to close relatives their due, (also to) the poor, and those who are on a journey. Do not squander (your wealth) extravagantly.

27. In fact, the spendthrifts are the brothers of satan and satan is very disobedient to his Lord.

(Al-Isra'/17:26-27)

The balance of consumption in Islamic economics is based on the principle of fair distribution. If Mr. A only allocates income in a year for material needs, it is unfair because there is an unused amount, namely social consumption. If so, he was actually doing as he pleased in the afterlife. Simply put, a Muslim consumer will allocate his income to meet his worldly and spiritual needs. After receiving a certain amount. The first rich zakat. From there, we begin to see the estuary of a unique "consumption" behavior. After paying the zakat bond of 2.5 days that is halal-produced, he then fulfills various consumption goods ranging from goods and services to alms.¹⁰

4. Consumption Limits in Shariah

Islamic faith is the most important in living life in this all-digital era. The activity that makes our priests thicker is obeying his orders and staying away from his orders. Faith is the most important factor in human beings. The view of life makes us look more broadly at problems if we have the Islamic Faith. Faith also affects a person's personality in behavior and transactions in muamalah. If a person has strong faith, he will be honest, and vice versa, if a person does not have faith, he will behave badly towards others. Someone's private. Having good behavior and having faith will lead to trust in others. Faith also influences the nature, quantity and quality of consumption, both material and spiritual. It is in this context that one can talk about the forms of halal and haram, prohibition of israf, prohibition of luxury and splendor, social consumption.¹¹ Q.S Al-Baqarah [2]: 168 -169:

يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَلَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ ۖ ۱۶۸ إِنَّمَا يَأْمُرُكُمْ بِالسُّوءِ وَالْفَحْشَاءِ وَأَنْ تَقُولُوا عَلَى اللَّهِ مَا لَا تَعْلَمُونَ ۖ ۱۶۹ (البقرة/2: 168-169)

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168. O people, eat some (food) on earth that is lawful and good and do not follow the steps of Satan. Indeed, he is to you a real enemy.

169. Indeed (Satan) only commands you to do evil and abominable things and says about Allah what you do not know.

¹⁰ Mega Endiana Dewi, "Benefits of Edible Bird Nest Consumption," *Jurnal Kedokteran Ibnu Nafis* 8, no. 2 (2020): 26–34.

¹¹ Jurnal Pembangunan Masyarakat et al., "Motivasi Keagamaan Konsumen Muslim Dalam Penggunaan Bank Syariah , Telaah Filsafat Ekonomi Islam" 5, no. 2 (2020): 103–116.

(Al-Baqarah/2:168-169)

One way to reduce the nature of luxury style behavior is to:

1. Prioritizing need over desire
2. Avoid excessive desire.

METHODS

This research is based on literature study, exploration based on theoretical findings. the explanation of the discussion will refer to theories that are able to answer the topic of writing. references used recent published articles and supporting reference books.

RESULTS AND DISCUSSION

1. Consumption principles

According to Abdul Mannan, to achieve consumption there are five basic principles, namely: 12

The principle of justice

The principle of justice can be called balanced, the point is to balance between individual wants and needs. Fair between the needs of the world with the needs of the hereafter. Consuming goods and services should be fair and balanced. Consuming halal goods is an obligation in Islam. in Islam there are rules in consuming food that have been regulated in the word of God (QS. al-Baqarah, 2: 169).

إِنَّمَا يَأْمُرُكُمْ بِالسُّوءِ وَالْفَحْشَاءِ وَأَنْ تَقُولُوا عَلَى اللَّهِ مَا لَا تَعْلَمُونَ (البقرة/2: 169)

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169. Indeed (Satan) only commands you to do evil and abominable things and says about Allah what you do not know.

(Al-Baqarah/2:169)

The meaning of the verse above is that as religious human beings we have the Islamic religion, something we eat must be halal. When humans consume things that are unlawful, whereas those things that are unlawful are not good for humans. Eating unlawful things also results in doing evil and heinous things. Everything that is done by humans especially without exception Allah knows everything.

Cleanliness Principles

Cleanliness is the root of Faith. So Muslims in particular are ordered to live clean. Clean physically and spiritually. Clean means something that is not dirty. One of the characteristics of good food is food that is obtained and obtained properly, with

¹² Aris Kurniawan Ridho and Sri Herianingrum, "Dampak Pembayaran Zakat Terhadap Perilaku Konsumsi Pegawai Negeri Sipil Di Departemen Agama Kota Surabaya," *Jurnal Ekonomi Syariah Teori dan Terapan* 6, no. 6 (2020): 1228.

good intentions, the method is also good, the transactions are also good and not dirty or disgusting. Meanwhile, in a comprehensive sense, it is free from all that is dirty and can be blessed by Allah.

يبارك الطعام إذا غسلنا أيدينا قبل وبعد تناوله (حديث الترمذي)

"Food is blessed if we wash our hands before and after eating it" (HR Tarmidzi).

مبدأ النظافة هذا يعني أن الطعام الذي يتم تناوله يجب أن يكون جيدًا وليس قذرًا ومثيرًا للاشمئزاز حتى يفسد براعم التذوق. كما علم الرسول عدم النفخ في الطعام: عندما يشرب أحدكم لا تنفخ في كوب" (رواه البخاري)

This principle of cleanliness means that the food eaten must be good, not dirty and disgusting so that it spoils the taste buds. The Prophet also taught not to blow on food: "When one of you drinks, don't blow into a glass" (HR Bukhari).

The principle of Simplicity

Excessive behavior is behavior that is hated by Allah. The simple principle is a principle that everything that is done is not excessive. Like eating and drinking also simply enough. Islam requires a reasonable quantity and quality of consumption for human needs so as to create an efficient and effective consumption pattern both individually and socially; "Eat and drink, but don't overdo it; Indeed, Allah does not like those who are excessive" (QS. al-A'raf [7]: 31).

﴿يَبْنَیْ آدَمَ خُذُوا زِينَتَكُمْ عِنْدَ كُلِّ مَسْجِدٍ وَكُلُوا وَاشْرَبُوا وَلَا تُسْرِفُوا إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ﴾
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31. O children of Adam, wear your beautiful clothes every (entering) the mosque and eat and drink, but don't overdo it. Truly He does not like excessive people.

(Al-A'raf/7:31)

The Principle of Generosity.

The principle of generosity is a behavior that likes to help others, and likes to help others. Humans were created from the earth to live on the ground but have a sense of the sky, meaning that as an ordinary human being made from the ground he should be generous, the nature of the sky is arrogant, even though only Allah is allowed to be arrogant in this world. Giving food to others is also part of the principle of generosity. Consuming halal food makes Muslim people who have piety to Allah. Allah with His generosity provides food and drink for humans (QS. Al-Maidah [5]: 96).

أَجَلْ لَكُمْ صَيْدُ الْبَحْرِ وَطَعَامُهُ مَتَاعًا لَكُمْ وَلِلسَّيَّارَةِ وَحَرَّمَ عَلَيْكُمْ صَيْدُ الْبَرِّ مَا دُمْتُمْ حُرْمًا وَاتَّقُوا اللَّهَ الَّذِي إِلَيْهِ تُحْشَرُونَ ۙ ۙ ۙ (المائدة/5: 96)

Ministry of Religion Translation 2019

96. It is lawful for you to hunt sea animals and food (which comes from) the sea as pleasure for you, and for those who are on a journey; and it is forbidden for you (to catch) wild game as long as you are in ihram. Fear Allah to whom only you will be gathered.

228) Included in the meaning of the sea here are rivers, lakes, ponds, and so on. (Al-Ma'idah/5:96)

Principles of Morality.

Finally, all Islamic consumption must uphold Islamic morality, so that it does not just fulfill all needs. God provides food and drink for the survival of mankind, to promote moral and spiritual values. A Muslim is taught to recite Allah's name before eating and to say thanks after eating.

2. Konsumtion Rules

Non-Muslim consumers are not familiar with the terms Halal or Haram when consuming. Therefore, he will spend everything unless he can't have it or doesn't want to spend it. Muslim consumers adhere to sharia rules and laws to regulate consumption in order to obtain optimal consumption benefits and prevent deviations from the path of truth and adverse impacts on both consumers and others. Below are the most important consumption rules ¹³:

- a. Sharia rules. Namely regarding the basis of the Shari'a that must be fulfilled in carrying out consumption which consists of:¹⁴
 - 1) The rules of faith, namely the knowledge of the nature of consumption as a means of obedience/worship, is a manifestation of human belief in creatures that carry the burden and mandate of the caliph on earth, which then becomes the responsibility of the Creator regarding . . . When a Muslim enjoys the food that Allah gives him, it is based on his belief that when Allah shows favors to His servants, He is happy when signs of His favors are seen on His servants. ¹⁵
 - 2) Scientific principles, that is, those who want to consume must know the goods to be consumed and the laws relating to them, whether something is halal or unlawful, as well as according to its content, procedure and purpose. With the Qur'an and As-Sunnah. ¹⁶
 - 3) The Amaliyah rule, which is the application of the two previous rules, means considering the form of consumer goods. As a result of known beliefs and knowledge about Islamic consumption, when a person has direct and

¹³ Zakiah, "Teori Konsumsi Dalam Perspektif Ekonomi Islam."

¹⁴ Zakiah, "Teori Konsumsi Dalam Perspektif Ekonomi Islam."

¹⁵ Alfiansyah et al., "Efek Konsumsi Khamar Dalam Perspektif Hadis."

¹⁶ Iwan, "Consumer Community in Islamic Economic Study."

informed belief, he only consumes what is Halal and stays away from what is Halal or questionable.¹⁷

- 4) Rule of thumb. It is not enough if the goods to be consumed are halal, it must also be within the limits of sharia in quantity (quantity), which takes into account several economic factors when determining the quantity, such as:
 - a) Simple, namely spending, namely in the midst of waste of wealth (ashes) and scarcity, not extravagant, not redundant, frugal. Extravagance and greed are two disgraceful traits, associated with economic and social danger respectively. Because of this, there are many texts in the Al-Qur'an and As-Sunnah that criticize these two things and because each of them deviates from the line of economic truth, it has a bad impact.¹⁸
 - b) Consistency of consumption and income, meaning that when consuming, he must adjust to his capacity, not to the size of the pen or column.
 - c) conservation (savings) and development (investment), namely not all assets are used for consumption, but are also kept for wealth itself.
- b. The Rule of Paying Attention to Consumption Priorities. That is, where consumers must pay attention to the sequence of interests that must be prioritized so that harm does not occur, namely:¹⁹
 - 1) Primary, namely the basic consumption that must be fulfilled so that humans can live and uphold the benefit of themselves, the world and their religion and those closest to them, namely the basic subsistence for humans who can realize the five objectives of the Shari'a (namely preserving the soul, mind, religion, lineage and honor). Without primary needs, human life will not last. These needs include the need for food, drink, shelter, health, safety, knowledge and marriage.
 - 2) b. Secondary, namely consumption to increase/increase the level of a better quality of life, namely the human need to facilitate life, in order to avoid difficulties. These needs do not need to be met before the primary needs are met.
 - 3) Tertiary, namely needs that can create goodness and prosperity in human life. The fulfillment of this need depends on how the primary and secondary needs are fulfilled.
- c. Social Rules. Namely knowing the social factors that influence the quantity and quality of consumption, namely paying attention to the surrounding social environment so as to create a harmonious life in society, including:²⁰

¹⁷ Ridho and Herianingrum, "Dampak Pembayaran Zakat Terhadap Perilaku Konsumsi Pegawai Negeri Sipil Di Departemen Agama Kota Surabaya."

¹⁸ Masyarakat et al., "Motivasi Keagamaan Konsumen Muslim Dalam Penggunaan Bank Syariah , Telaah Filsafat Ekonomi Islam."

¹⁹ Qurbani, "PEMIKIRAN EKONOMI ISLAM M.A. MANNAN Elvin Nurgulam Qurbani Mahasiswa Program Magister Hukum Ekonomi Syariah UIN Sunan Gunung Djati Bandung, Indonesia."

1. The interests of the Ummah, namely bearing and helping each other as a united body that if one of its members is sick, the other members of the body will also feel the pain.
 2. Exemplary, namely setting a good example in consumption, especially if he is a figure or official who gets a lot of attention in his community.
 3. Does not harm other people, that is, in consuming it it is not detrimental and gives harm to other people.
- d. Environmental Rules, namely consumption must be in accordance with the conditions of the potential carrying capacity of natural resources on earth and their sustainability (processed products from natural resources), and not damage the environment, both material and non-material.
- e. The Rules of Prohibition of Following and Imitation, namely not imitating or following consumption actions that do not reflect Islamic consumption ethics, such as following and imitating consumption patterns of infidel societies and prohibiting having fun (hedonic), for example: liking to entertain with the aim of having fun or showing off luxury and squander treasures.

3. Aggregate Consumption Expenditure Function In Islamic Perspective

Islam is a religion whose teachings regulate all human actions to fulfill their life activities.²¹ Likewise, with regard to consumption, Islam regulates how people engage in consumption activities that contribute to their well-being. All Islamic rules regarding consumption activities are contained in the Al-Qur'an and Assunnah. Consuming according to the provisions of the Al-Qur'an and As-Sunnah will bring blessings and prosperity to the lives of criminals.²² Daily necessities (including daily necessities and convenience goods) can be defined as goods and services that can satisfy needs or alleviate life's difficulties in order to actually improve consumers' standard of living. Luxury goods can be defined as all goods and services that are desired for self-esteem or for something that does not really make a significant difference to the consumer's life. But the ratio of basic needs to luxuries may be different, and whether the needs are met or not. depends on the proportion of resources allocated to each of these consumption goods. The more social resources used in the consumption and production of goods and services, the fewer resources available to meet basic needs. Therefore, even if overall consumption increases, if all of this increase in consumption goes towards meeting the luxury needs of the rich, people's lives may not improve in terms of meeting the basic needs of the poor.

²⁰ Sitepu, "Perilaku Konsumsi Islam Di Indonesia."

²¹ Herlina Yustati, "Perspektif Ekonomi Islam Terhadap Perilaku Konsumtif Melalui E-Commerce Pada Generasi Milenial Di Era Covid-19," *Jurnal Aghinya Stiesnu Bengkulu* 5, no. 1 (2022): 16–25, <https://demakab.bps.go.id/news/2021/01/21/67/hasil>.

²² Darwisyah Darwisyah, Kemas Imron Rosadi, and Hapzi Ali, "Berpikir Kesisteman Dalam Perencanaan Dan Pengembangan Pendidikan Islam," *Jurnal Manajemen Pendidikan Dan Ilmu Sosial* 2, no. 1 (2021): 225–237.

The traditional macroeconomic consumption function does not take this component of aggregate consumption into account. Traditional macroeconomics deals primarily with the effect of prices and levels of income on consumption.²⁴ Although prices and levels of income play an important role in determining aggregate consumption, there are many moral, social, political, economic and historical factors that influence the effects of consumption. Every element. This can sharpen the analysis because there are factors, so that factors and preferences of values and institutions, distribution of income and wealth, historical developments and government policies cannot be ignored in economic analysis.²⁵

Since this alone is not sufficient to reduce the level of consumption, we try to formulate a consumption function that reflects these additional factors. We must find ways to change attitudes, tastes and preferences, give them the right motivation and create a social environment in which such consumption is considered bad. At the same time, it is also necessary to provide resources for the poor, so that their purchasing power in terms of basic goods and services increases. It seeks to embody a religious paradigm, particularly Islam, emphasizing individual and social change through moral and institutional reforms.²⁶

Islamic consumer standards are a tool that can help regulate individual preferences in the consumption of luxury goods, and together with a social safety net, zakat and charity spending can increase consumption of basic goods. Producers can then respond to that demand by directing more investment into the production of basic goods. Consumer behavior in Islamic society is based on three basic values:

1. Belief in the existence of the Day of Judgment and the hereafter, this principle directs consumers to prefer consumption in the hereafter. Prioritizing consumption in worship rather than secular consumption. Expenditure for worship is future consumption (because in the hereafter is the reward of heaven), while worldly consumption is current consumption.
2. The concept of the success of a Muslim's life is measured by Islamic religious morals, not by the amount of wealth. The higher the spirit, the greater the success achieved. Virtue, truth and devotion to God are the keys to Islamic

²³ Ahmad Alif Anwar, Alvin Adi Putra Alamsah, and Setia Rini Arista, "Pemikiran Ekonomi Islam Monzer Khaf," *Islamika : Jurnal Ilmu-Ilmu Keislaman* 22, no. 2 (2022): 161–173.

²⁴ Ita Puspita San, Andi Surahman Batara, and Muh Khidri Alwi, "Pengelolaan Kebutuhan Logistik Farmasi Pada Instalasi Farmasi RS Islam Faisal Makassar," *PROMOTIF: Jurnal Kesehatan Masyarakat* 10, no. 02 (2020): 78–85.

²⁵ San, Batara, and Alwi, "Pengelolaan Kebutuhan Logistik Farmasi Pada Instalasi Farmasi RS Islam Faisal Makassar."

²⁶ Sri Maiyena and Elvy Rahmi Mawarnis, "Kajian Analisis Konsumsi Daging Sapi Dan Daging Babi Ditinjau Dari Kesehatan," *Jurnal Pendidikan Tambusai* 6, no. 1 (2022): 3131–3136, <https://jptam.org/index.php/jptam/article/view/3359>.

morality. Virtue and righteousness can be attained by good and useful conduct and by shunning evil.

3. A position of wealth is a gift from God, not something inherently bad (so too much to avoid). Wealth is a means to the end of life, if it is cultivated and used properly.²⁷

According to Imam al-Ghazali, needs (hajati) are human desires to obtain something necessary for their survival. and fulfill their obligations. For example, we see the need for food and clothing. The need for food is to ward off hunger and sustain life, the need for clothing to protect against heat and cold. At this stage it may not be possible to distinguish between wants (syahwa) and needs (hajati), and human Economicus and human Islamicus are generally similar. Humans must understand that the main purpose of creating appetite is to make them look for food that will eliminate hunger, so that humans remain physically healthy and able to carry out their duties optimally as servants of God who worship Him.

Therein lies a fundamental difference between the philosophy behind Islamic and traditional demand theory. Islam has always associated the satisfaction of needs with the main purpose for which humans were created. When humans forget the purpose of their creation, then their nature at that time is no different from livestock that eat when they are hungry. Therefore, every action that is done by humans, both private and public, should always be for worship which is the basis, so that what is done is not in vain. Science and religious knowledge can be completed simultaneously.²⁸

Consumption is an activity in which consumers consume the use value of a good or service. Whereas in traditional economics science is always separated from religion, so that the value of worship is not found in every consumption, consumption in Islam is not like that. Every action that is done must be based on the purpose of worship and worship is done in reality.

For example, in consumption we can find the value of worship with obligatory zakat, then infaq and alms which are very important. Thus, consumption becomes more complete when we can share with other relatives who cannot meet our own needs. Likewise, when starting to eat, we are told to read a prayer before eating and a prayer after eating, thanking Allah SWT, so that we always feel that Allah is always in every breath of a person.²⁹

In conventional economics income is the sum of consumption and saving, or written mathematically:³⁰

²⁷ Agus Wahyu Irawan, Mukhamad Roni, and Heri Kuncoro Putro, "Islamic Business Ethics: How to Apply It on the Supply Chain Management?," *Journal of Sharia Economics* 3, no. 1 (2021): 18–39.

²⁸ Agus Wahyu Irawan, "Peran Bank Jatim Syariah Dalam Meningkatkan Profitabilitas" 6, no. 1 (2023): 29–45.

²⁹ Nirmadar Ningsih Hiya, "Studi Literatur Kebijakan Moneter Islam Tanpa Bunga," *Jurnal Ilmiah Ekonomi Islam* 8, no. 1 (2022): 868.

³⁰ Jurusan Ekonomi Syariah et al., "KEDUDUKAN MASLAHAH DAN UTILITY DALAM KONSUMSI (MASLAHAH

$$Y = C + S$$

Where: Y = Income, C = Consumption and C = Consumption.

Meanwhile, the Islamic concept is explained by the Hadith of the Prophet Muhammad, whose meaning is "What you have is what you have eaten and what you have spent." Therefore the income equation becomes:³¹

$$Y = (C + Infaq) + S$$

This equation is simplified to:

$$Y = FS + S$$

Where: FS = C + infaq, FS is the final spending

Thus, income (Y) can be formulated as consumption (C) plus infaq plus savings (S). Where is the final consumption, namely consumption plus infaq? If we look at the diagram above, everyone will definitely spend money to meet their needs, be it primary, secondary or tertiary needs. However, it must be emphasized here that Islam is strictly against luxury, excess and extravagance in order to prevent people from becoming indebted and to maintain their self-respect and dignity before Allah and fellow human beings.³² But what needs to be remembered, consumption is always accompanied by zakat, infaq and alms, so that the goods we consume are free from the rights of other people contained therein. In addition, zakat can also improve people's welfare because the distribution of wealth occurs when zakat is properly implemented and utilized as well as possible.³³

CONCLUSION

The belief in the existence of the Day of Judgment and the hereafter, this principle directs consumers to prefer consumption in the hereafter. Prioritizing consumption in worship rather than secular consumption. Expenditure for worship is future consumption (because in the hereafter is the reward of heaven), while worldly consumption is current consumption. The concept of the success of a Muslim's life is measured by Islamic religious morals, not by the amount of wealth. The higher the spirit, the greater the success achieved. Virtue, truth and devotion to God are the keys to Islamic morality. Virtue and righteousness can be attained by good and useful conduct and by shunning evil. A position of wealth is a gift from God, not something inherently bad (so too much is to be avoided). Wealth is a means to the end of life, if it is cultivated and used properly.

VERSUS UTILITY) Aisa Manilet" (n.d.): 97–108.

³¹ Qurbani, "PEMIKIRAN EKONOMI ISLAM M.A. MANNAN Elvin Nurgulam Qurbani Mahasiswa Program Magister Hukum Ekonomi Syariah UIN Sunan Gunung Djati Bandung, Indonesia."

³² Abdiansyah Linge, "Filantropi Islam Sebagai Instrumen Keadilan Ekonomi," *Jurnal Perspektif Ekonomi Darussalam* 1.2, no. September (2015): 154–171.

³³ Siraju Arifin, "Perilaku Konsumsi Islam: Kajian Kritik Oleh: Sirajul Arifin, M.El. Q," *Jurnal Hukum Islam* 12, no. 1 (2009): 1–14.

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