



CONSUMPTION THEORY AND BENEFIT OF CONSUMPTION (MASLAHAH) IN ISLAMIC CONSUMER BEHAVIOR

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ABSTRACT

Consumption is one of the subdivisions of economics that discusses the efforts made by humans to fulfill their needs. Islam has regulated how a person should obtain goods that they consume and how to consume them. Consumer behavior in consuming goods or services can be an act that violates the rules set by the Shari'a rules. The research method in this article uses qualitative methods with library research. This study found that ethics in consumption is not just fulfilling needs and desires but also giving attention to the benefits of consumption (maslahah) so that all activities become worship and obtain blessings in this world and the hereafter.

Keywords: Consumption theory; maslahah; Islamic consumer behavior

1. INTRODUCTION

Economic activity is an activity that includes production, consumption, and distribution activities. Consumption activities are generally interpreted as all efforts made by humans to fulfilling their needs. (Ekonomi et al., 2018) As caliphs on earth, humans can utilize existing resources to meet their consumption needs (Muhsin et al., 2022). The gift and trust in the form of these resources eventually raise three main problems in the socio-economic life of the community. These issues include what and how much goods and services are needed, what is the mechanism for obtaining them, and how they are distributed or distributed evenly to humans (Irham et al., 2022).

The mechanism of the disciplines of economics in implementing decision-making is governed by a unified mechanism in which the system of production, consumption, and income distribution is decided (Samsul, 2019). Among them, several factors form this system: environmental conditions, political situations, social and cultural life, views on life, ideology adopted and the most important role is the belief system that people believed (Afrina & Achiria, 2018).

Consumption in economics means spending behavior or only reducing the usability of goods or services to meet needs and wants, either directly or indirectly (Barakah et al., 2018). The goal of consumption activity is to maximize the satisfaction or utility of consuming a number of goods or services, which is also known as the consumption bundle. Utilization is done by using some or all of the income owned by a person.

Islamic economics interprets consumption as fulfilling urgent needs, having goals, and prioritizing ethics in fulfilling them. Consumption for a Muslim aims to get *masalah* for himself and those around him. A more important goal than consumption is to become a means of increasing piety to Allah SWT.

2) METHODS

This research is qualitative research that uses a library research approach. Qualitative research is research that stems from an inductive mindset, that is based on participatory objective observation of social phenomena (Conny R. Semiawan, n.d.). The focus of research in this article is the *masalah* to be achieved in Islamic consumer behavior. The theory used in this article is the consumption theory and *masalah* theory which leads to *maqasshid sharia*. The data sources used in this study are primary and secondary data sources. Data collection techniques with keyword searches, subject searches, and the latest scientific articles. Data checking was carried out using a triangulation technique: collecting, sorting, and processing all data in writing.

3) RESULTS AND DISCUSSION

Consumption, as one part of the cycle of economic activity, is etymologically interpreted as the use of production goods distributed by producers, either in the form of goods or services. Consumers are assumed to have a goal of obtaining utility in their consumption activities. (Mochammad Afif, 2019) Utility literally means useful, helpful or advantageous. In an

economic context, utility is the benefit of goods that a consumer feels when consuming an item. This use can also be felt as a sense of being “detached” from a difficulty due to consuming the item. The emergence of this feeling of being helped gives the meaning of satisfaction or utility in consumption. Consumption can mean managing assets by using them or spending them themselves (Samsul, 2019).

Consumption theory was born from experts’ reading regarding human desires in fulfilling their needs. Literature on consumer behavior discusses matters relating to consumerism, hedonism, luxury, and social recognition (Khan, 2020). The theory that developed is divided into rationalism theory and utilitarianism theory. Both of these theoretical concepts focus on individual interests (self-interest). Edgeworth interprets the concept of rationality as the fulfillment of human needs with the consequence of a looser rational measure of consumer behavior (Afrina & Achiria, 2018). The theory of utilitarianism focuses on how humans benefit greatly even if they sacrifice the interests or rights of other parties.

The theory of consumption in conventional economics defines consumption as using goods or services to fulfill human needs (Jalaluddin & Khoerulloh, 2020). Consumption is assumed as utilizing or maximizing the utility of goods and services. This utilization uses income, time or energy, and its use tend to be based on rational assumptions (positivism), relating to material goods or assets (materialistic) and luxury (luxury). Positivism understands that every economic premise must have a truth value based on empirical facts. In order to make this happen, economics was created as a science that is free from moral and ethical considerations as well as the norms that apply in society that are objective in nature (Samsul, 2019). In the end, the role of religion which teaches many normative things, must be ignored.

Human activities as consumers fulfill their life needs are more likely to maximize profit and satisfaction only (Ormaxabal, n.d.). These actions are often based on needs and desires that are not carried out intentionally but based on rational thinking, which impacts every act of consumption that is carried out to look more rational (Suharyono, 2018). Another consequence arising from this attitude of rationality often makes consumers build their own assumptions even though what they do is a violation or deviation.

The assumptions are built based on conventional consumption theory result in the birth of hedonic materialist individuals (Samsul, 2019). All human activities are only oriented to everything that is purely material in nature. Excessively fulfilled material needs are considered a source of happiness. The notion that material is the prime mover of the economy is believed to be the forerunner to the emergence of the term capitalism, in which capital or capital is considered something that absolutely must exist in economic cycles and provide as much profit as possible for capital owners (Huzaemah, 2016).

The life of modern society demands a more instant lifestyle. Busy and time-consuming activities cause urban people to tend to switch to fast-paced consumption activities to save time. The ease of accessing goods to be consumed by utilizing sophisticated technology through media and platforms is also the reason for the shift in the consumption paradigm of modern society (Indranata, 2022). This activity implies that consumers are not satisfied with the products they consume. The next consequence is that consumption is no longer an activity to fulfill needs but only as a way of satisfying desires that can change the social structure and value systems that have been built up in society.

The analysis of consumer behavior was initiated by Bentham, who said that no one could know what is good and not for his interests except himself. Bentham argues that it is a crime to limit individual freedom without a good reason by another individual or the authorities. William J. Stanton divides the theory of consumer behavior as a socio-cultural and psychological force. Philip Kotler explained that several main factors influence consumer behavior, including culture, social life, and the consumer's psychology (Kurniati, 2016).

The concept of freedom of action strengthens this concept based on utilitarianism. The background is the opinion of John Stuart Mill in his book *On Liberty* which analyzes consumer behavior in conventional economic theory. Mill stated that no society should be hindered in its pursuit of fundamental human liberties, including by the state (Hamid, 2018). Every human being must be free to pursue his own interests, but that freedom is still limited by the freedom of others whose consequences do not cause harm to others (Muhsin et al., 2022).

Islamic consumer behavior is inseparable from one's perspective, way of thinking and socio-cultural life. The generally accepted rule is that every economic actor must be oriented towards

achieving *maslahah*. In order to achieve this *maslahah*, individuals will arrive at two behavioral criteria, according to Afrina & Achiria (2018), as follows:

- 1) Adhering to the rule of *fiqh* that: "If there are several options for the level of *maslahah*, then the greater *maslahah* must take precedence. If there are several *mafsadah* or dangers that meet, then the chosen one is the lightest *mafsadah*. This rule teaches individuals to choose to consume products with higher *maslahah* than those with lower *maslahah* levels, with the assumption that they will get a higher level of happiness.
- 2) Adhering to the concept of quasi-concavity. This concept explains how the consumer will continue to seek to increase the *maslahah* he gets all the time (non-decreasing).

The basic principle in the analysis of consumer behavior is the existence of scarcity and limited income. This forces everyone to make a choice of goods to be consumed in order to adjust to a predetermined budget (Mochammad Afif, 2019). The following principle is the consumer's ability to compare the costs and benefits of an item. The assumption is that if two goods provide the same benefits then the choice falls on the one with the lower price, but if the two goods have the same price then the choice falls on the item with more benefits.

The next principle of consumer behavior is satisfaction (Khan, 2020). Consumers do not always choose goods that offer the same benefits at a lower price. In such cases, the consumer gains knowledge and experience in comparing the benefits and prices of goods with the satisfaction it gets (Mochammad Afif, 2019.) Consumers can also obtain satisfaction in various ways on the assumption that not all goods can be substituted for other goods.

The principle of consumer behavior is hereinafter known as the law of diminishing marginal utility or the law of reduced additional satisfaction (Lin et al., 2021). Consumers are subject to this law, where it is assumed that an increase in the number of goods consumed results in less satisfaction. As a result, consumers will reduce or even stop consuming these goods if the additional satisfaction they get is equal to the costs they have to pay.

Maslahah in Islamic Consumer Behavior

Consumption in the view of Islamic economics, is a part of worship and a form of servitude to its creator. Consumption as a basic human need, mediates obedience to Allah. The principle that

must be adhered to in consumption is maximizing *maslahah* as a principle of consumer behavior in Islam. The consumption behavior of a Muslim should not ignore the benefits of individuals and society in general.

Maqashid sharia campaigns for the practice of sharia towards the welfare of mankind, which focuses on safeguarding faith (*hifz din*), safeguarding humanity (*hifz nafs*), safeguarding intelligence (*hifz aql*), protecting offspring (*hifz nasl*) and protecting wealth (*hifz maal*) (Masruri Zaimsyah & Herianingrum, 2019). Every individual who claims to be submissive to Allah's provisions should be able to distinguish the behavior of Muslim and non-Muslim consumers. The rules set based on the Al Quran and Hadith of the Prophet SAW should always be a reference for consumption behavior. These rules include, (Masruri Zaimsyah & Herianingrum, 2019) as follows:

- 1) Sharia rules, rules that must pay attention to the purpose of consumption which is not only to seek satisfaction from the use value of goods but also functions as performing worship and obtaining the pleasure of Allah. Islamic consumers must also pay attention to scientific rules in their consumption. Products consumed must be clean and free from negative effects that will be caused after consumption. Product halalness must also be a major consideration in consuming a product for Muslim consumers.
- 2) Product Quantity Rules. Muslim consumers must be able to control themselves and stay away from extravagance in their consumption practices. The economic axiom states that if income increases, consumer demand will also increase, it must be managed as well as possible. This means that an Islamic consumer can adjust between income and consumption.
- 3) Priority Rule. This rule means that Islamic consumer behavior in consuming products must prioritize basic needs first. After the basic needs are met, then consumption is aimed at carrying out Islamic *da'wah* more broadly, for example, by giving alms.
- 4) Moral rules, where Islamic consumer ethics must maintain *adab* and human values. Consumption behavior as part of *muamalah* is intended to maintain human dignity, glorify one another and help one another in the way of Allah.

Al Haritsi classifies the basic principles of consumer behavior as Islamic consumers are those who prioritize sharia principles, quantity principles, priority principles, social principles, and environmental principles. This principle has consequences for the individual to believe in Allah and

the Last Day. Islamic consumers are individuals who can balance the fulfillment of their needs with moderation. In addition, Islamic consumers are individuals who believe that the assets they own have the rights of other individuals who need them. Furthermore, Islamic consumers are individuals whose consumption activities do not cause damage to the surrounding environment (Dahham Sabbar et al., 2021).

The maqasid sharia theory initiated by Al Ghazali makes *maslahah* the ultimate goal or substance of sharia enforcement (Masruri Zaimsyah & Herianingrum, 2019). Conventional economics makes utility an activity to get satisfaction (utility), while Islamic economics achieves *maslahah* the consumption goal (Khan, 2020). So it can be assumed that the ethics or consumption behavior of Islamic individuals is of course, part of *maqashid sharia*. The concept of *maslahah* is considered more objective than utility because it combines the concepts of welfare, satisfaction, and benefits from Islamic consumption behavior. From its subjectivity, the concept of *maslahah* has several advantages, according to Jalaluddin & Khoerulloh (2020), as follows:

1. The subjectivity of *maslahah* to meet the needs of goods or services is determined based on the benefits for the consumer. Just as alcohol used in the medical world has a very high utility, but for Muslim consumers, alcohol as a mixed drink is something that brings *mafsada*.
2. The concept of utility often conflicts with social concepts that justify any means to meet needs and desires. In contrast, the concept of *maslahah* is always consistent with social concepts that prioritize equity and common prosperity.
3. The concept of conventional consumption makes utility the ultimate goal of consumption and profit or profit the ultimate goal of production activities. In contrast to the concept of Islamic consumption, which makes *maslahah* the ultimate consumption goal and overshadows all economic activities throughout society.
4. The concept of utility is difficult to compare and explain satisfaction between individuals in their consumption activities for the same goods. In contrast, the concept of *maslahah* can be compared even at different levels of *maslahah*.

Monzer Kahf stated that consumption is a series of three things, namely: first, Islamic rationalism, which includes the concept of wealth, consumer behavior on a time scale and the concept of success (Irham et al., 2022). Second, the Islamic concept of material things, which the

Qur'an refers to as good and holy objects or goods or food (at tayyibat) and everything that is a gift from Allah (ar rizq). Third, consumer behavior must choose halal and good products, not excessive (israf), and not wasteful (tabzir).

According to Mannan, consumption activities use production results and consumer efforts to fulfill their needs. Mannan said that consumers are bound by three needs: necessity, pleasure, and luxury. In responding to this fundamental need, it becomes very urgent to know Islamic consumer behavior. Mannan classifies ethics or Islamic consumer behavior in consumption activities in five basic principles (Irham et al., 2022). The first principle is justice, where consumers prioritize justice and social welfare amid society in their consumption activities. Individuals who obey Allah will perform actions in accordance with Allah's rules and laws. Avoid things that are haraam in consumption activities, both in substance and illegitimate in terms of their acquisition. This is in line with the word of Allah in QS. Al-Baqarah (2):168,

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

“O mankind, eat from whatever is on earth [that is] lawful and good and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy.”

Second, the principle of cleanliness. This principle means that everything consumed in the form of food, drink, and tools must be clean and not disgusting (Samsul, 2019). Rasulullah SAW also taught about cleanliness in several hadiths, including: “God is beautiful and loves beauty.” (HR. Muslim). In addition to the actual clean meaning, another meaning of the principle of cleanliness is to clean wealth and income by issuing zakat accompanied by the awareness that in the assets obtained, there are other people's rights in them. Zakat cleans wealth and prevents the heart from miserliness and excessive love of wealth, as Allah says in QS. At-Tauba: 103,

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

“from their wealth a charity by which you purify them and cause them increase, and invoke [Allah 's blessings] upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing.”

Third, the principle of simplicity. This principle teaches each consumer not to go overboard in spending his wealth (Muhsin et al., 2022). It is evident in the Qur'an regarding the people of 'Ad and Thamud who disobeyed Allah's commands even though Allah provided for them but they were arrogant and not good at being grateful, and as a result, Allah gave them a painful punishment (Masruri Zaimsyah & Herianingrum, 2019). Simple means not exaggerating and not being stingy. Allah said in QS. Al-A'raf : 31

يَبْنَى آءَمَ خُءُوا زِينَتَكُمْ عِنءَ كُلِّ مَسْءِءٍ وَكُلُوا وَاشْرَبُوا وَلَا تُسْرِفُوا إِنَّهُ لَا يُءِبُّ الْمُسْرِفِينَ

“O children of Adam, take your adornment at every masjid, and eat and drink, but be not excessive. Indeed, He likes not those who commit excess.”

This verse conveys the message of taking the middle way (tawassuth) in Islamic consumption behavior. The meaning of the middle way is not to abstain from God's grace but not to be wasteful in using wealth. This behavior will impact consumers' ability to balance their consumption. Furthermore, an attitude of noble character and empathy for the surrounding environment will be awakened.

Fourth, the principle of generosity. This principle sharpens the attitude that arises from the ability to give. Individuals who have the ability to feel the difficulties and shortcomings of others as a manifestation of noble character. Allah said in QS. Al Baqarah: 261,

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ ءَحَبَّةٍ أُنْبَتَتْ سَبْعَ سَنَابِلَ فِي كُلِّ سُنبُلَةٍ مِءَةٌ ءَحَبَّةٍ
وَاللَّهُ يُضْعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ

“who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And Allah multiplies [His reward] for whom He wills. And Allah is all-Encompassing and Knowing.”

The principle of generosity as an attitude and ethics in Islamic consumption as well as a cleanser in collecting and spending wealth. Issuing zakat fitrah and zakat assets is the obligation of a

Muslim. This attitude also illustrates how a Muslim consumer uses the assets he has with something that is benefic maslahah for himself and many people.

Fifth, the principle of morality. This principle is the final benchmark in describing Islamic consumption behavior. A consumer who holds the principle of morality will always remember Allah in every activity. Individuals will always realize that the fortune they get comes from God. As Allah says in QS, able to limit oneself from disobedience and hostility and be free from a reluctant attitude in spending wealth for social activities. Al Humazah: 1-3,

وَيْلٌ لِّكُلِّ هُمَزَةٍ لُّمَزَةٍ الَّذِي جَمَعَ مَالًا وَعَدَّدَهُ لَا يُحْسِبُ أَنَّ مَالَهُ أَخْلَدَهُ^ع

“Woe to every scorner and mocker. Who collects wealth and [continuously] counts it. He thinks that his wealth will make him immortal.”

The principle of morality forms the character of consumers who realize that everything comes from God, are modest in their consumption behavior, maintain personal hygiene and what they consume, are far from being miserly, and reinforce each other in the social structure. Until the ultimate goal of consumption is achieved, namely maslahah for all, in this world and the hereafter.

Experts' opinions on Islamic consumption and consumer behavior are based on one source, the Al-Quran and Hadith. The principles initiated by these experts then developed into several concepts. The concept of benefit or maslahah differs from the concept of utility in conventional economics which prioritizes or maximizes the benefits and functions of goods or services.

The concept of blessing, namely the belief that what is consumed will receive the blessings promised by Allah SWT if the consumption activity is in line with Allah's commands. The concept of social consumption referred to here is the consumer's belief that in the assets they own, there are other people's rights and, therefore, must be distributed in the form of infaq or alms, and zakat must be issued. The concept of falah then becomes an accumulation of all existing concepts, that Islamic consumer behavior leads to the ultimate goal of happiness in the world and the hereafter.

4. CONCLUSION

Economic activity is an activity that includes production, consumption, and distribution activities. Consumption activities are generally interpreted as all efforts made by humans to fulfilling their needs. Islam has regulated how a person should obtain goods that are consumed and how to consume them. In Islam, ownership is something that is highly protected. It is not justified for Muslim consumers to own something in a way that violates the Shari'a. Legitimate ownership can only be obtained from lawful buying and selling, inheritance, gifts, grants, and *ibahah*. It is unlawful to own property by stealing, robbing, cheating, and other usury transactions. Humans as caliphs on earth, can utilize existing resources to meet their consumption needs. Islamic consumption ethics must pay attention to the principles of monotheism, the balance of responsibility, free will, and the prohibition of being extravagant. Consumer behavior in consuming goods or services can be an act that violates the rules set by the Shari'a. Ethics in consumption is not just fulfilling needs and desires, but also paying attention to the *masalah* of consumption so that all activities become worship and obtain blessings in this world and the hereafter.

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