

# COMPARISON OF CONSUMPTION FROM ISLAMIC AND CONVENTIONAL PERSPECTIVES

Muhammad Ihsan H.M. Baso<sup>1</sup>, Siradjuddin<sup>2</sup>, & Sabbar Dahham Sabbar<sup>3</sup>

<sup>1</sup>Sekolah Tinggi Ilmu Ekonomi YPUP Makassar

<sup>2</sup>Universitas Islam Negeri Alauddin Makassar

<sup>3</sup>Universitas Hasanuddin

Correspondence Email: [ihsanbaso23@gmail.com](mailto:ihsanbaso23@gmail.com)

## ABSTRACT

The present human instinct is emphatically impacted by the advancement of development, particularly the impact of the digitalization period, which straightforwardly influences the human way of behaving, particularly in consuming items. The wasteful nature is by all accounts a culture of metropolitan culture which will, in general, display the 'israf'. The capacity to figure out requirements and wants is positively an answer that can tackle this israf issue. Islamic examinations on utilization are vital, so somebody is cautious in utilizing abundance or spending riches. So the main thing for this situation is the strategy for the use which ought to prompt choices (inclinations) that contain benefits and maslahah (great and helpful), so the abundance is used in a way that is 'ma'ruf' for the thriving and advantage of people, society and individuals all in all. exhaustive. The technique utilized in this study is a subjective strategy, specifically by ultimately looking at peculiarities starting from writing, diaries, and other substantial sources. Aside from expanding information on Islamic financial matters, the motivation behind this review is to find out and explain the similar hypothesis of utilization in Islamic financial matters and regular financial matters, as well as to concentrate on both issues. The worth got in Islamic utilization, Muslims will get more fulfillment while consuming halal products contrasted with unlawful merchandise. As opposed to the customary utilization hypothesis, which doesn't control the law of halal-haram labor and products. In the Islamic utilization hypothesis, a Muslim doesn't just oversee common necessities yet additionally expects to accomplish 'falah' (brilliance and triumph throughout everyday life). People ought to be astute in consuming all conditions by focusing on needs, saving infaq, sadaqah, and consuming halal products to accomplish the joy of Allah SWT.

**Keywords:** Economic consumption; Islamic economic; conventional economic

## 1. INTRODUCTION

People are social creatures who can't live alone, they need the assistance of others in doing their everyday exercises. This can likewise be called collaboration or correspondence with one

another, because of a need. Communication is one of the muamalah exercises. Essentially every person generally maintains that his life in this world should be blissful, both really and profoundly, separately and socially. Nonetheless, practically speaking, this multi-faceted bliss is genuinely challenging to accomplish because of the restricted human capacity to comprehend and decipher their longings completely, limits in adjusting between parts of life, and restricted assets that can be utilized to accomplish this joy. The necessities of human existence are expanding step by step, as well as the many arising brands of products, food, and drinks that increment interest in getting them while monetary circumstances are progressively draining. Fundamental human requirements such as food, attire, and haven are restricted in actuality. Every individual who is happy with devouring specific food sources, then, at that point, around then really his necessities have been satisfied and he doesn't request to eat different food sources. That is the way with garments; everybody has a couple of pieces, then, really, his requirements have been met.

These are a few instances of monetary issues, and one of the financial issues is concerning utilization or meeting everyday human requirements. Concerning issues that will be connected with financial aspects, financial matters emerge on account of three realities, to be specific human requirements are generally limitless, accessible assets are restricted, and every asset has a few other options, so it tends to be inferred that financial aspects emerge in light of shortage. Though in the Qur'an said:

إِنَّ فِي خَلْقِ السَّمَوَاتِ وَالْأَرْضِ وَاخْتِلَافِ اللَّيْلِ وَالنَّهَارِ لآيَاتٍ لِّأُولِي الْأَلْبَابِ ﴿١٩٠﴾ الَّذِينَ يَذْكُرُونَ اللَّهَ قِيَمًا وَقُعُودًا وَعَلَىٰ جُنُوبِهِمْ وَيَتَفَكَّرُونَ فِي خَلْقِ السَّمَوَاتِ وَالْأَرْضِ رَبَّنَا مَا خَلَقْتَ هَذَا بَطْلًا سُبْحَانَكَ فَقِنَا عَذَابَ النَّارِ ﴿١٩١﴾

190. Most surely in the creation of the heavens and the earth and the alternation of the night and the day there are signs for men who understand.

191. Those who remember Allah standing and sitting and lying on their sides and reflect on the creation of the heavens and the earth: Our Lord! Thou hast not created this in vain! Glory be to Thee; save us then from the chastisement of the fire. (QS. Ali Imran: 190-191)

The verse above explains that Allah created the heavens, the earth and their contents for the benefit of humans so that they can meet their daily needs, everything that Allah creates has benefits and nothing is in vain, this is one of His greatness which cannot be thought of with human reason. But in reality, many people are still lacking and do not take advantage of what He has created, and even damage and ignore it, so that the scarcity as described above occurs.

In everyday life, humans must meet their needs to stay alive or maintain their lives and carry out all the activities they usually do. At present, there are various kinds of economic systems in the world. Nonetheless, in general, the economic system can be grouped into two dimensions: Islamic and conventional. In conventional economics, consumers are always assumed to aim to obtain satisfaction (utility) in their consumption activities. Utility means applicable, helpful, or advantageous. In an economic context, utility is defined as goods that are felt as a sense of being "helped" by a difficulty due to consuming these goods. because of this feeling, utility is often interpreted as a sense of satisfaction or satisfaction felt by a consumer in consuming an item (Machmud and Ahman 2019).

Therefore satisfaction and utility are considered the same, even though satisfaction is caused by utility. If using conventional theory, consumers are always assumed to want the highest level of satisfaction. Consumers will choose to consume goods X or Y depending on the level of satisfaction provided by the two goods. He will choose item X if it gives higher satisfaction than Y, and vice versa. The next problem is is it possible for consumers to consume these goods. to answer this question, he will look at the funds or budget he has if it turns out that the funds he has are sufficient to buy it. So he will buy it, if not, then he won't buy it. Chances are, he will allocate his budget to buy other goods that are maximally satisfying but affordable. If the case is analyzed, then at least two critical things are criticized. First, the goal of consumers is to seek the highest satisfaction. The determination of goods or services to be consumed is based on satisfaction criteria. The second limitation on consumption is only the ability of the budget. As long as there is a budget to buy goods or services, those goods will be consumed. In other words, as long as he has income, nothing can prevent him from consuming the goods he wants. An attitude like this will deny consideration of other people's interests or consideration of other aspects such as halal (Kintani and Anshori 2022).

Consumption behavior like the one above cannot be taken for granted in Islamic economics. Islam has regulated everything related to the economy, one of which is fulfilling needs by way of

consumption itself. Islamic economics seeks to profit in all its activities, expects the blessings and pleasure of the creator as savings or guidance in the hereafter, and upholds the behavior of helping one another and considering 'mashlahah' rather than utility. Achieving mashlahah is the goal of Islamic law (maqasid sharia), which of course must be the goal of consumption activities (Damanhur and Rahmatullah 2018).

The activity of consuming goods and services at any time, whether through considerations of maslahah, whether they consume what is desired or needed, satisfying, useful, or of high quality, whether paying attention to lawful and unlawful things or not. The tendency of a person to consume an item or service at this time prioritizes mere desire and a sense of satisfaction with the item or service.

The economy is an activity that is carried out daily by everyone, the needs required require us to carry out this economic activity. Problems that require a person, company, or community to decide the best way to carry out an economic activity. A person's needs vary, as well as views on solving their needs. Samelso argues that economics is a study of individuals and society in making choices or alternatives, with or without the use of money, using limited resources, but can be used in various ways to produce various types of goods and services and distribute them. for the consumption needs of various individuals and groups of society, now and in the future. This explanation can be interpreted as an activity or human behavior meeting unlimited needs using limited production factors. The difference between modern and Islamic economics in terms of consumption lies in the approach to meeting one's needs. Islam does not recognize the materialistic preferences of modern consumption patterns, therefore, the higher we climb the ladder of civilization, the more we are defeated by physiological needs due to psychological factors. Artistic taste, vanity, and the urge to show off all these factors play an increasingly dominant role in determining the concrete outward form of our physiological needs. In a primitive society, consumption is effortless because the needs are effortless. But modern civilization has destroyed the sweet simplicity of these needs (Ismullah 2017).

Consumption is demand, while production supplies. Consumption is essentially spending something to meet needs. Consumption includes necessities, pleasures, and luxuries. Pleasure or beauty is permissible as long as it is not excessive, that is, it does not exceed the limits needed by the body and does not exceed the limits of what is lawful food. Islamic economics is built based on the

Islamic religion, therefore it is an integral part of the Islamic religion. As a derivation from the Islamic religion, Islamic economics will follow the Islamic religion in its various aspects. Islam is a system of life (way of life) where Islam has provided a complete set of rules for human life, including in the economic field. Economics, in general, is defined as the study of human behavior in using scarce resources to produce goods and services humans need. Thus the economy is a part of religion. The economic scope includes one area of human behavior related to consumption, production, and distribution (Lusiana 2021).

The Islamic economic system is economics that is carried out in daily practice (implementation of economics) for individuals, families, community groups, and the government/rulers to organize factors of production, distribution, and utilization of goods and services produced subject to regulations/legislation Islam (sunnatullah). Islamic economics studies the economic behavior of Muslims who represent modern Muslim society. According to Imam Al-Ghazali, the welfare (maslahah) of a society depends on the search for and maintenance of five basic goals, including religion (Al-dien), life or soul (nafs), family or offspring (nasl), property or wealth (maal), intellect or reason (aql). He emphasized that according to the guidance of revelation, "the good of this world and the hereafter (maslahat al-din wa al-dunya) is the main goal". He defines the economic aspect of his social welfare function within the framework of a tripartite hierarchy of individual and social utilities, including the needs (daruriat), pleasure (hajaat), and luxury (tahsinaat). Furthermore, he identified three reasons why a person must carry out economic activities, namely to provide for the needs of the person concerned, to prosper the family, and help others in need (Gunarso 2019).

Mashlahah, according to language, means "benefits", in explaining consumption, we assume that consumers tend to choose goods and services that provide maximum mashlahah. This follows Islamic rationality that every economic actor wants to increase the mashlahah he gets. The belief that there is life and just retribution in the hereafter and that information that comes from Allah is perfect will have a significant influence on consumption activities. The content of mashlahah consists of benefits and blessings, as well as terms of consumption behavior. A consumer will consider the benefits and blessings resulting from his consumption activities. Consumers feel the benefits of a consumption activity when they get the fulfillment of physical or psychological or material needs. On the other hand, blessings will be obtained when he consumes goods or services that are permitted by Islamic law. Consuming only what is lawful is obedience to Allah, thus

obtaining a reward. This reward is then felt as a blessing from the goods or services that have been consumed, and conversely consumers will not consume goods or services that are unlawful because they do not bring blessings (Maharani and Hidayat 2020).

In general, fulfillment of needs will provide additional physical, spiritual, intellectual or material benefits, while fulfillment of desires will add psychological satisfaction or benefits in addition to other benefits. If someone desires a need, then the fulfillment of this need will give rise to *mashlahah* as well as satisfaction, but if the fulfillment of a need is not based on desire, then it will only provide benefits. In the case, if what is desired is not a need, then the fulfillment of the desire will only give satisfaction.<sup>20</sup> Needs and desires are two different things, needs originate from human nature which can produce benefits and blessings and have objective characteristics, have a function and must be fulfilled. Meanwhile, desires originate from human desires (lusts), which only produce satisfaction and depend on individual tastes which are subjective and must be limited or controlled for fulfillment.

## **2. METHODS**

The research method describes the process the researcher goes through, starting from collecting, analyzing, and concluding what will be included in the research. So that the findings can be obtained as expected. The method used by researchers in this research is the Library Research method or a qualitative research method. This method is obtained through library research from laws and regulations, books, official documents, journal publications, and research results. This research requires various kinds of literature relating to the title to be studied, besides having to read a lot, researchers must analyze and conclude opinions or even the views of experts to provide valid information.

## **3. RESULTS AND DISCUSSION**

There are differences among economists in terms of consumption, but consumption is generally defined by the use of goods and services to meet human needs. In Islamic economics, consumption also has the same meaning but has differences in everything that surrounds it. The fundamental difference with conventional economic consumption is the goal of achieving the consumption itself, the means of achieving it must comply with the Islamic sharia guidelines. Consumers or people who use goods or services to meet their needs are called consumers.

Consumer behavior is the tendency of consumers to consume to maximize satisfaction. In other words, consumer behavior is the behavior of consumers where they can illustrate the search to buy, use, evaluate and improve their products and services. Consumer behavior (consumer behavior) studies how humans choose among the various choices they face by utilizing the resources they have (Machmud and Ahman 2019).

Consumption has enormous urgency in every economy because humans have no life without consumption. Therefore, economic activity leads to the fulfillment of consumer demands for humans. Because ignoring consumption means ignoring life and also ignoring human enforcement of their duties in life. In the economic system, consumption plays an important role. The existence of consumption will encourage production and distribution. Thus it will move the wheels of the economy.

The main purpose of consumption for a Muslim is as a means of helping to worship Allah. Consuming something to increase stamina in the obedience of devotion to Allah will make that consumption worth worshipping using which humans will be rewarded. Because permissible things can become worship if they are accompanied by the intention of approaching oneself (taqarrub) to Allah, such as eating, sleeping and working, if it is meant to increase potential in serving God. In Islamic economics, consumption is considered as an obligatory means that a Muslim cannot ignore in realizing the goal desired by Allah in the creation of human beings, namely realizing complete devotion only to Him following the Words of Allah, which says that:

مَا خَلَقْتُ الْجِنَّ وَالْإِنْسَ إِلَّا لِيَعْبُدُونِ ﴿٥٦﴾

“And I did not create the jinn and humans except that they might hinder Me” (Q.S. Adz-Dzariyat: 56)

Islam obliges humans to consume what can avoid self-destruction and is able to carry out the obligations imposed on them by Allah. Basically consumption is built on two things, namely, needs (hajjat) and use or satisfaction (benefits). Rationally, a person will never consume an object when he does not need it and at the same time benefits from it.

Basically consumption in Islamic economics is built on two main things:

### **a. Needs (Hajat)**

If people want more goods or services, this will be reflected in an increase in the utilization of these goods and services. A person's desire to buy or own an item or service can arise due to a need or a desired factor. Needs related to everything must be met for an item to function perfectly. The above statement should be of concern to us that not always something that we consume can meet the essential needs of all body elements. The real intention here is the positive relationship between consumption activities and the structured activities of the body itself. If consumption results in dysfunction or even damage to one or several elements of the body, it is not an essential human need. Therefore, Islam strictly forbids drinking alcohol, eating dogs, etc. In addition, in his capacity as caliph on earth, humans are also burdened with the obligation to build and maintain it, that is, an activity that is sustainable and continues to develop, which demands the development of all of their potential accompanied by a balance in the use of existing resources. Islam considers it essential to develop human potential as long as it is within the limits of the reasonable use of resources. Thus, the need from an Islamic perspective is the desire of humans to use available resources to encourage the development of their potential to build and protect the earth and its contents.

### **b. Usefulness Or Satisfaction (Benefit)**

As the need above, the concept of this benefit is also imprinted and even integrated into the consumption itself. Economists call it a feeling of willingness that is received by consumers when consuming an item. The willingness referred to here is the ability of a consumer to spend his income on various types of goods at different price levels. Two important concepts need to be underlined from the definition of willing above: income and price. These two concepts are interdependent, bearing in mind that a person's ability to buy an item is highly dependent on his income.

Compatibility between the two will create willingness and affect the creation of the consumption behavior itself. Rational consumers spend their income on various types of goods at certain price levels to reach the highest level of willingness. Now how does Islam view benefits, is it the same as the terminology put forward by economists in general or is it different? Several verses of the Qur'an indicate that benefit is the antonym of harm and the realization of benefit. Meanwhile, in its economic sense, benefit is the highest use value of an item consumed by a consumer at a time. Even more than that, the goods can meet the basic needs of his life. It is clear that benefit is an



Islamic terminology that includes benefit and prevention of ‘harm’ (forbidden). Benefits are not just pleasures that can only be felt by members of the body alone, but more than that, benefits are a reflection of the realization of true benefit and maximum use value that does not have the potential to have negative impacts in the future.

Consumption in conventional economics is work or activity using or using a product of goods or services produced or made by producers. In the complete Indonesian dictionary, consumption is the use of production goods, foodstuffs, etc. Examples of consumption activities are eating at a shop, shaving one's beard at a barber shop, and going to the doctor. As understood in terms of conventional economics, economics studies human effort as individuals and society. To make choices about using limited resources to meet the (basically unlimited) need for goods and services. The scarcity of goods and services arises when a person's or society's needs (desires) are greater than the availability of these goods and services. So this scarcity arises when insufficient goods and services meet these needs and want. Consumption is the activity of using goods or reducing the use value of an item. This definition of consumption can almost be linked to the definition of demand. Whereas in microeconomics, it is explained at length about demand. Microeconomics explains that demand is defined as the number of goods needed. This understanding departs from the statement that humans have needs (consumption activities) (S. 2014).

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**The Difference Between Islamic and Conventional Economic Theory**

| <b>Islamic Economic Consumption</b>  | <b>Conventional Economic Consumption</b>  |
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| <ol style="list-style-type: none"> <li>1. Sourced from the arguments, texts of the Qur'an and hadith</li> <li>2. Aiming to get <i>maslahah</i> (welfare or benefits), <i>maslahah</i> is prioritized in carrying out all consumption activities.</li> <li>3. Have justice, cleanliness, simplicity, generosity, and morality principles.</li> <li>4. The level of satisfaction is based on the following: the goods consumed are not haram, in other words, one must pay attention to halal-haram, not overdo it, and based on the intention to please Allah.</li> </ol> | <ol style="list-style-type: none"> <li>1. Based on the behavior of individuals that actually occurs in every economic unit, and because their thinking is more dominated by two world-understanding forces, namely capitalists and socialists.</li> <li>2. Tends to be value-free, meaning that any activity can be carried out as long as it generates large profits.</li> <li>3. Aims to obtain satisfaction (utility) in consumption activities alone.</li> <li>4. Using the principle of rationality, namely Completeness, Transitivity, and Continuity, The More Is The Better.</li> </ol> |

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