

UTILITY THEORY AND THE CONCEPT OF MASLAHAH IN ISLAMIC ECONOMICS

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ABSTRAK

Artikel ini bertujuan untuk menganalisis dan membangun sebuah tatanan ekonomi Islam yang berakhlak mulia yang berlandaskan Al-Qur'an dan Hadis. Munculnya ekonomi Islam untuk memberikan penjelasan bahwa teori utility belum menyentuh prinsip dan tujuan yang paling mendasar dari konsumen Muslim, yaitu dalam pemenuhan kebutuhannya yang bersifat material dan non material, sulit membedakan antara keinginan dan kebutuhan, tidak dapat menghindari perilaku berlebihan. Sehingga belum dirasakan terpenuhinya kebutuhan ini dalam kegiatan konsumsi yang disebut mashlahah. Dalam prinsip Islam menekankan bahwa setiap kegiatan dan bermualah setiap manusia dalam kegiatan ekonomi dapat ditandai dengan kesanggupannya berbuat ihsan dan fastabiqul khairat, menegakkan keadilan dan tidak berbuat kesewenangan, baik itu untuk diri dan lingkungan sekitarnya. Karakteristik utiliti dan masalah dalam ekonomi Islam memiliki karakteristik yaitu asas akidah, akhlak dan hukum (muamalah). Penelitian ini bersifat penelitian kepustakaan dengan metode tematik. Konsep utility atau kepuasan sangat berbeda dengan konsep masalah atau kemanfaatan yang menjadi tujuan dalam konsumsi yang Islam. Konsep utility bersifat sangat subjek karena bertolak dari pemenuhan kebutuhan yang memang bersifat subjek. Sementara konsep masalah relatif lebih obyektif karena bertolak dari pemenuhan keinginan yang memang relatif lebih obyektif dibandingkan kebutuhan. Dalam kerangka teori ini, maka prinsip-prinsip dan kegiatan ekonomi Islam harus menjadi landasan operasional pada lembaga-lembaga keuangan syariah di Indonesia.

Kata kunci: Utility, Konsep Masalah dan Ekonomi Islam

ABSTRACT

This article aims to analyze and build an Islamic economic order with noble character based on the Qur'an and Hadith. The emergence of Islamic economics to provide an explanation that the theory of utility has not touched the most basic principles and goals of Muslim consumers, namely in fulfilling their material and non-material needs, it is difficult to distinguish between wants and needs, and cannot avoid excessive behavior. So that this need has not been felt to be met in consumption activities called mashlahah. In Islamic principles, it is emphasized that every activity and every human being in economic activities can be characterized by their ability to do ihsan and fastabiqul khairat, uphold justice and not act arbitrarily, both for themselves and the surrounding environment. The characteristics of utility and mashlahah in Islamic economics have characteristics, namely the principles of faith, morals and law (muamalah). This research is a literature research with a thematic method. The concept of utility or satisfaction is very different from the concept of mashlahah or usefulness which is the goal in Islamic consumption. The concept of utility is very subject because it departs from the fulfillment of needs that are indeed subject. Meanwhile, the concept of mashlahah is relatively more objective because it departs from the fulfillment of desires which is relatively more objective than needs. Within the framework of this theory, Islamic economic principles and activities must be the operational basis of Islamic financial institutions in Indonesia.

Keywords: Utility; The Concept of Maslahah and Islamic Economics

A. INTRODUCTION

In sharia economics, every economic action on human beings will be based on principles that are in accordance with Islamic teachings. Therefore, any action that deviates from the sharia will be prohibited, because it can cause harm to mankind (Subagiyo, 2016 : 3). Islam positions economic activities as one of the important aspects to obtain glory (falah), and therefore economic activities like other activities need to be guided and controlled so that they run in harmony with the teachings of Islam as a whole. In daily life, every individual or group of a society is inseparable from consumption, both the consumption of a good and a service. Consumption essentially spends something in order to meet needs.

In the framework of Islam, it is necessary to distinguish two types of expenditure. The first type of expenditure is the expenditure made by a Muslim to meet the worldly needs of his and his family (expenditure is made to meet the needs of the world but has an effect on the reward in the hereafter). The second type of expenditure is expenditure that is spent solely on the motive of seeking happiness in the hereafter. In the sharia microeconomy, consumption of goods is classified into three groups, namely the consumption of primary goods (basic needs), the consumption of secondary goods (convenience), and the consumption of tertiary goods (luxury). Meanwhile, in the language of Islamic economics, the level of consumption of these goods is usually termed as goods that are *daruriyat*, *tahsiniyat*, and *hajiyat* (Ridwan et.al, 2017 : 79). Basically, to consume a good or service, every individual Muslim is required in terms of not wasteful use, not boasting, and prioritizing the purpose of his benefit from the consumption itself. This is different from conventional economics, which does not separate between wants and needs, so it is trapped in the category of consumerism. Due to the demands of lifestyle, many prioritize their desires.

Meanwhile, from the perspective of Islamic economics, the level of satisfaction with a person's consumption should be based on his needs and *mashlahah*, not based on the desire to consume an item with maximum satisfaction. Economic theory is built through a realistic investigative approach to economic phenomena. This investigation is focused on finding out how the behavioral patterns of the relationship between economic variables are. With this model approach, economic theory then becomes powerful enough to be placed as an analysis tool. Economic theory can very well explain how economic activities work and accurately predict what will happen to one economic variable if the variables that affect it change.

Utility theory explains how a consumer's rational attitude in meeting his needs and how a consumer maximizes the utility obtained. Because of these characteristics and privileges, economic theory then has weaknesses. Economic theory can explain what and how an economic actor makes a decision. But economic theory is unable to explain which decision is most beneficial when an economic actor faces various alternatives to be chosen. It is said that *mashlahat* if the decision taken can provide benefits not only material but also related to its existence as a servant who will be responsible for all actions to Allah Swt.

B. METHOD

Penelitian ini menggunakan teknik penelitian kepustakaan. Penelitian ini dilakukan dengan bertumpu pada data-data kepustakaan, baik berupa dari buku-buku, majalah-majalah ilmiah yang diterbitkan secara berkala maupun bersumber dari dokumen-dokumen ataupun materi kepustakaan lainnya. Fokus penelitian yang diambil ini menguraikan tentang teori utiliti dan konsep masalah dalam ekonomi Islam. Sumber data yang digunakan sebagai peneliti ialah dari data primer dalam penelitian ini adalah data yang diperoleh langsung dari sumber utama yaitu buku-buku tentang tility, masalah dalam konsep ekonomi syariah. Untuk data sekunder diperoleh dari buku-buku yang berhubungan dengan objek penelitian dari hasil skripsi, jurnal, tesis maupun disertasi. Teknik pengumpulan yang peneliti gunakan ialah

kepuustakaan dimana sifatnya haruslah terkait dengan apa yang akan diteliti. Kemudian langkah-langkah selanjutnya ialah membaca sumber buku utama tentang uliti dan masalah dalam ekonomi Islam.

C. DISCUSSION

1. Consumption

a. Definition of Consumption

Consumption in general is the use and use of goods and services such as clothing, food, beverages, houses, household appliances, vehicles, entertainment devices, print and electronic media, general consulting services and others (Karim A. Warman, 2004 : 260). Consumption of goods is classified into three groups, namely the consumption of primary goods (basic needs), the consumption of secondary goods (comfort), and the consumption of tertiary goods (luxury). Pleasure or beauty is allowed 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 halal foods. In terms of consumption, Islam teaches very moderate and simple, not excessive, not extravagant, and not lacking because extravagance is the brother of Satan.

Muslim consumers will not demand goods as much as their income, so their income will be depleted. Because they have short-term needs (the world) and long-term needs (the hereafter) (Iifi, 2004: 55). Meanwhile, in the discussion of Islamic economics, the level of consumption of these goods is usually termed as goods that are daruriyat, tahsiniyat, and hajiyat. The consumption of daruriyat goods refers to goods whose scarcity will cause a person to get difficulties and can even eliminate the safety of life, religion, intellect, descendants and property. Consumption of tahsiniyat goods is an item whose use is not for comfort but for luxury. The consumption of hajiyat goods is goods whose availability will cause a person's life to be more comfortable and perfect (Ridwan et.al, 2017 : 79).

The purpose of conventional consumption is to gradually reduce the use value of goods or services. Everyone consumes will gradually reduce the use value of the goods or services. For example, wearing clothes and vehicles. Spending physical needs A person consumes with the aim of satisfying their physical needs. For example: wearing good clothes to improve their appearance. Meanwhile, the purpose of consumption in Islam is consumption for oneself and family. Allah SWT forbids wasteful and excessive acts. For example: buying food, clothes and others for herself and her family at home reasonably. Consumption as an Islamic social responsibility prohibits the fertilization of wealth, which will result in the cessation of the flow of wealth. Example: Paying Zakat, alms, and infaq (Adesy, 2016:321). In human life, the most dominating is materialistic nature. Human desires are unlimited, so various human efforts tend to be only able to fulfill and satisfy all the desires that exist in them. In fact, humans have weaknesses and shortcomings, so not all of their desires can be fulfilled. Islamic Sharia has limitations in its efforts to fulfill desires in consuming.

b. Legal Basis of Consumption

Islam teaches every human being to realize that the true owner of everything in the heavens and on earth, including the property obtained by every human being and even the human being himself is Allah SWT. Human ownership of his property is only relative, limited to the right to use. This right of use must also be in accordance with His regulations. In the future, every human being will be held accountable for the use of the property entrusted by Allah whether or not it is in accordance with His instructions and provisions.

All possessions have been mandated by Allah to humans to be used as a means of worship to Him. In addition, Allah is always reminded that property is not only a pleasant ornament of life, but also a test of one's faith and piety (Rivai, 2010: 17).

The concept of consumption behavior in Islamic economics should not be extravagant and consume a good/service excessively and there are limits on consumption, because consumption in Islamic economics must pay attention to the purpose of the Islamic economy itself, which is to seek benefits to achieve *falah*, as contained in Q.S. Al-Maidah verses: 87-88:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَحْرِمُوا طَيِّبَاتِ مَا أَحَلَّ اللَّهُ لَكُمْ وَلَا تَعْتَدُوا إِنَّ اللَّهَ لَا يُحِبُّ الْمُعْتَدِينَ. (٨٧) وَكُلُوا مِمَّا رَزَقَكُمُ اللَّهُ حَلَالًا طَيِّبًا ۗ وَأَتَّقُوا اللَّهَ الَّذِي أَنْتُمْ بِهِ مُؤْمِنُونَ. (٨٨)

Translation: "O you who believe, do not forbid anything that Allah has made lawful for you, and do not go beyond the limit. Indeed, Allah does not like those who go beyond the limits." "And eat halal and good food from what Allah has provided for you, and fear Allah in whom you believe."

And also in Q.S. Al-A'raf verse 31 which reads:

يٰٓأَيُّهَا ءَادَمُ خُذْ زِينَتَكَ عِنْدَ كُلِّ مَسْجِدٍ وَكُلْ وَاشْرَبْ وَلَا تُسْرِفْ إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ

Translation: "O son of Adam, put on your beautiful clothes in every (entering) mosque, eat and drink, and do not overdo it. Indeed, Allah does not like those who excess."

Based on the verses of the Qur'an and above, it can be explained that what is consumed is goods or services that are halal, useful, good, and not excessive. The purpose of consumption in Islam is to maximize *Maslahah* (goodness) not to maximize satisfaction (maximum utility).

2. Utility

In the conventional economic concept, consumers in spending money are assumed to always aim to obtain satisfaction (utility) in their consumption activities. Utility in language means usefulness, helpfulness or advantage. Utility is a measure of satisfaction/happiness that consumers get from a group of goods (Ridwan et.al, 2017 : 21). In the economic context, utility is interpreted as the usefulness of goods that are felt by a consumer in consuming an item. Because of this sense, utility is often interpreted as a sense of satisfaction and satisfaction felt by a consumer in consuming a good or service. So, satisfaction and utility are considered the same, although in fact satisfaction is the result caused by utility (Adesy, 2016 : 326).

Menurut Philip Kotler dan Kevin Lane Keller yang dikutip dari buku Manajemen Pemasaran mengatakan bahwa kepuasan konsumen adalah perasaan senang atau kecewa seseorang yang muncul setelah membandingkan kinerja (hasil) produk yang dipikirkan terhadap kinerja yang diharapkan (Phillip Kotler dan Kevin Lane Keller, 2007 : 177). Kotler states that customer satisfaction is the level of feeling of a person after comparing the performance or results he feels compared to his expectations, while Wikie defines customer satisfaction as an emotional response to the evaluation of the consumption experience of a product or service (Fandy Tjiptono, 2003 : 103). The utility obtained is not solely based on the function of the goods consumed. But there are other factors attached to the goods or to the consumer that then influence the consumer's decision about what goods are considered to provide the highest utility. There are several factors that have been identified that can affect the

level of utility received by a consumer, including the use value of the item, the frequency of consumption, place, taste, the level of consumer needs/desires, and the level of consumer sacrifice to get the item (Rasul et.al, 2013 : 93).

3. Maslahah

a. Understanding Maslahah

Mashlahah etymologically means something good, tasted delicious, because it causes pleasure and satisfaction and is accepted by sound reason. The purpose of Allah SWT in establishing the law is to provide benefits to mankind in their life in this world and in their preparation for the hereafter (Syarifuddin, 2008:232). While the meaning of the terminology is: Al-Mashlahah is everything that is beneficial to humans, which can be achieved by humans by obtaining it or by avoiding it. As well as avoiding slavery which is certainly dangerous to humans (Fauzia, 2014:47). Maslahah is all forms of conditions, both material and non-material, that are able to improve the position of the most noble human beings. In the concept of Islam we will get maximum satisfaction if our consumption contains mashlahah. The achievement of maslahah is the goal of Islamic sharia (Maqashid Syariafi), which of course must be the goal of a Muslim's consumption activities (Adesy, 2016 : 326).

b. Types and Properties of Maslahah

The distribution of maslahah in general can be divided into three parts, namely:

- 1) Al-mashlahah almu'tabarah is a benefit that can be used as an argument and there is no doubt that it is used. In legal cases that are explicitly explained in the Qur'an and Hadith, this benefit can be traced through existing texts. Therefore, benefits like this are commonly used as a starting point for the determination of the law;
- 2) Al-mashlahah al-nulghiih is a benefit that has no text in the Shari'ah, even contrary to the Qur'an and Hadith. And making mashlahah itself is omitted (mulghah) and not considered. Such benefits are considered vain by the sharia and do not apply to establish a law. This mashlahah is very subjective and seems to be made up.
- 3) Al-mashlahah al-mursalah is when there is no text that cancels it and there are also no special provisions associated with it. Or it can be concluded that al-mashlahah al-mursalah is a benefit that is not mentioned or abolished by sharia evidence. When there is a matter, then shari'a (Allah) does not sharia a law. And the essence of al-mashlahah al-mursalah is all the benefits and benefits that are included in the area of maqashid al-shari'ah, when it is not sharia or is omitted (Fauzia, 2014: 51).

D. CONCLUSION

The pawn system that exists in the community and has been used is the sharia pawn system and the conventional pawn system, these two systems only differ in the result achievement system where the sharia pawnshop system in economic transactions is a pawn system that is coveted by the Muslim community because of the element of helping it, so its management by financial institutions is considered more flexible and easy in the contract/agreement system. While the conventional system is oriented towards how to increase income by providing capital rent, while the sharia pawn system is oriented towards the nature of helping in the ijarah system and staying away from religious prohibitions.

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