

Analysis Of Students' Consumption Behavior At SMP Negeri 1 Ketungau Tengah From A Shariah Economic Perspective

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Abstract

Islamic studies on consumption are very important, so that someone is careful in using wealth or shopping. A country may have abundant wealth, but if that wealth is not regulated properly and its benefits are measured, then welfare will fail. So the most important thing in this case is how to use it which must be directed at choices (preferences) that contain masalah (good and useful), so that wealth is used in the best way for the prosperity and benefit of individuals, society and the people as a whole. The desire to fulfill the necessities of life is a human instinct. Since birth, humans have shown a desire to fulfill their needs in various ways, for example by crying to show that a baby is hungry and wants to drink milk from his mother. The bigger and finally mature, the desires and needs of a human being will continue to increase and reach a peak at a certain age and then decline until someone dies. In carrying out consumption activities, Islam is present as a concept of life that regulates how consumption patterns are in accordance with Islamic law, because consumption activities in the view of Islam are part of worship, not just the fulfillment of life.

Keywords: Consumption, Consumption Theory in Islam

Introduction

Consumption activities in Islam are not only to fulfill human needs and achieve satisfaction so that someone carries out consumption activities not because of basic needs but because to achieve their own pleasure or lustful desires, therefore causing someone to have bad traits such as wastefulness or what is known as consumer behavior (Faridah et al., 2019; Holil, 2019). Currently, consumer behavior is something that is widely experienced by someone, especially among teenagers. This is in accordance with Servian's opinion quoted by Erlin Ermawati who said that the consumerist nature that arises among teenagers aged 15-18 years can be interpreted as living with the desire to buy goods that are lacking or not needed. According to Muhammad in consumption, Islam does not recommend the fulfillment of unlimited desires. The norm of Islam is to fulfill human needs. Human needs include needs, pleasures and luxuries. In fulfilling human needs, Islam recommends that humans can act in the middle and simply. There are many important norms related to prohibitions for consumers, including israf and tabdzir. Indonesia is a country where most of its citizens are Muslim, so the majority of the population in Indonesia are Muslim. Of the many educational institutions established in Indonesia, there are 2 educational institutions, namely formal and non-formal educational institutions.

The most well-known formal educational institution in Indonesia that we encounter is the public school, which is one of the familiar educational institutions in Indonesia (Hasbiyallah et al., 2019; N, 2005). Public schools are Islamic educational institutions known by the public as institutions to instill religious values and teachings around educational science, the majority of

public schools in Indonesia as schools that have affordable education costs, students also come from various regions and only a few who do not live because their homes are close to public schools and not much different from education in Islamic boarding schools in Indonesia. Both have the same mission to provide knowledge and education to all students who study at the institution, but what makes it different from public schools is the system used, style and goals of each respective educational institution.

Public schools also set policies and regulations to discipline their students, therefore in the view of today's society, Islamic boarding schools are able to provide a significant influence in the world of education both physically, spiritually, and intellectually because the source of religious values and norms is a reference in thinking and behaving ideally for students in relation to economic activities, in the school environment should be free from what is called consumer behavior in students, but in fact not a few students ignore the instillation of religious attitudes in economic terms which results in the emergence of consumer behavior (Briggs & Desmond, 2013). One of the objects of discussion of the researcher is State Junior High School 1 Ketungau Tengah, Ketungau Tengah District, Sintang Regency has a total of approximately 600 male and female students with an average age of 12-19 years, all of whom are students who live or stay with their parents or with their families and board. The students come from various regions spread across West Kalimantan, some even from outside West Kalimantan, among the jobs of the guardians of the students are those who work as civil servants, teachers, farmers and entrepreneurs. Meanwhile, students also carry out economic activities every day including consumption in State Junior High School 1.

Public schools are educational institutions that not only teach worldly knowledge but also the hereafter. Public schools prioritize morals and simple and not excessive nature, however, it can be seen from what is happening now that there is a gap between what is taught by schools and what students do. Regarding consumption behavior, some students are still unable to distinguish between needs and desires in purchasing an item. Are the goods purchased according to needs or just as desires that are only considered as temporary means of satisfaction, the limitation of consumption in Islam is the prohibition of *Israf* or excessive. *Israf* behavior is strictly prohibited even though the commodities purchased are halal, the needs of life must be met reasonably so that life can continue to run well, however, if the needs of life are met in an excessive way it will have a bad effect on humans. Islam is a perfect religion that provides direction and guidance to its servants in carrying out daily activities. Likewise in economic matters, Islam regulates comprehensively so that its servants behave according to sharia. In relation to the consumer behavior above, of course Islam teaches how to consume well.

Methods

In research on consumption from an Islamic economic perspective, the research methods that can be used are as follows: Qualitative Approach: This research can be conducted with a qualitative approach to understand the concept of consumption from a religious and cultural perspective. This approach allows for in-depth exploration of sharia principles related to consumption patterns and welfare. Literature Study: Collecting secondary data from relevant literature such as the Qur'an, Hadith, and books and scientific articles that discuss Islamic economics, consumption, and the

principle of *maslahah* (benefit). Document Analysis: Conducting an analysis of documents related to Islamic economic policies, fatwas of scholars, or sharia guidelines on good and ethical consumption. In-depth Interviews: To gain a more comprehensive perspective, interviews with experts in the field of Islamic economics or religious figures can be conducted to understand the practical interpretation of the concept of consumption in everyday life. Thematic Analysis: Data obtained from interviews and literature studies are analyzed thematically to identify patterns and main principles related to consumption behavior in Islam.

Findings dan Discussion

The Purpose of Consumption in Islam

The main purpose of a Muslim's consumption is as a means of helping to worship Allah. In fact, consuming something with the intention of increasing stamina in devotion to Allah will make that consumption a form of worship with which humans receive rewards. Because permissible things can become worship if accompanied by the intention of approaching oneself (*taqarrub*) to Allah, such as eating, sleeping and working, if intended to increase the potential to serve the Divine in Islamic economics, consumption is considered a mandatory means that a Muslim cannot ignore in realizing the goals desired by Allah in the creation of humans, namely realizing full devotion only to Him. In Islamic economics, (Rusmita et al., 2020) the purpose of consumption is to maximize *maslahah*. According to Imam Syatibi, the term *maslahah* has a broader meaning than just utility or satisfaction in conventional economic terminology, *maslahah* is the most important goal of Islamic law. *Maslahah* is the nature or ability of goods and services that support the elements and basic goals of human life on this earth there are five basic elements, namely, religion, life or soul (*al-nafs*), property or possessions (*al-mal*), belief (*al-din*), intellectual (*al-aql*), and family or descendants (*al-nasl*) in other words, *maslahah* includes the integration of physical benefits and elements of blessings to meet needs and not to fulfill satisfaction/desires is the goal of Islamic economic activity, and efforts to achieve that goal are one of the obligations in religion.

According to (Qardhawi, 2007) explains that the following are the characteristics of *maslahah* *maslahah* is subjective in the sense that each individual becomes a judge for each in determining whether a *maslahah* is for him or not, however, unlike the concept of utility, the criteria for *maslahah* have been determined by sharia and are binding on all individuals (Basyir, 1984). The welfare of each individual will be consistent with the welfare of many people. This concept is very different from the Pareto optimum concept (UNICEF, 2017), which is an optimal state where a person cannot increase their level of satisfaction or well-being without causing a decrease in the satisfaction or well-being of others economic activities in society, be it production, consumption, or exchange and distribution.

The purpose of consumption in general:

- a. To hope for the pleasure of Allah SWT The achievement of goodness and guidance of a noble soul must be realized to get rewards from Allah SWT Allah has given guidance to His servants to make the allocation of funds as part of good deeds that can bring a Muslim closer to His Lord and to get heaven and the pleasures in it.
- b. To realize cooperation between members and the availability of social security The destiny of humans living in the world varies, some are destined to be rich and vice versa. Among them are those who are middle level, while others are upper class. There is also a group of people who are destined to pay attention to the lives of the poor. .

- c. To foster a sense of individual responsibility for the prosperity of themselves, their families and society as part of economic activities.
- d. To minimize extortion by exploring sources of livelihood The media and sources of livelihood are very numerous and diverse. The state has an obligation to maintain it, both by opening up employment opportunities, increasing wages, and also by meeting the needs of people who are still lacking.

Principles of Consumption in Islam

According to Islam, the gifts of Allah belong to all humans. The circumstances that cause some of these gifts to be in the hands of certain people does not mean that they can use these gifts for themselves. Other people still have the right to these gifts even though they do not receive them. In Islamic economics, consumption is controlled by five principles:

The Principle of Justice this condition has an important double meaning regarding finding food and drink that is halal and not prohibited by law. In the matter of food and drink, what is forbidden is: blood, meat of animals that have died on their own, pork, meat of animals that when slaughtered are called by names other than the name of Allah with the intention of offering them as sacrifices to worship idols or other gods.

The Principle of Cleanliness

The second condition must be good or suitable for consumption/eating, not dirty or disgusting so as to spoil the appetite, therefore, not everything that is permitted can be eaten and drunk in all circumstances from all that is permitted to eat and drink that is clean and beneficial. 3) The Principle of Simplicity. This principle regulates human behavior regarding food and drink is an attitude of moderation, which means not eating excessively, this principle is certainly different from the ideology of capitalism in consumption which considers consumption as a mechanism to boost production and growth. The more demand, the more goods are produced. This is where extortion arises, oppression of workers so that they have to work without knowing the time limit in order to meet demand. In Islam, it is the opposite: recommending a moderate, fair and proportional way of consumption, the point is that in Islam consumption must be directed correctly, so that justice and equality for all can be created.

The Principle Of Generosity

By obeying the commands of Islam, there is no danger or sin in eating and drinking halal food provided by God as long as the intention is for better survival and health with the aim of fulfilling God's commands with strong faith in His guidance, and fair actions in accordance with that, which guarantees compliance for all commands.

Principle of Morality

Not only about food and drink directly but also with the ultimate goal, namely to improve or advance moral and spiritual values. A Muslim is advised to mention the name of Allah before and after eating and express gratitude to Him after eating. Thus he will feel the presence of God when fulfilling his physical desires. This is important because Islam requires a blend of material and spiritual life values that are happy

The basic values of Islamic economics are the implications of the philosophical principles of monotheism, namely:

a. Ownership

In Islamic economics are: a). The essence of human ownership lies in its usefulness and not in absolute control of economic resources. If a person cannot use productive resources, then he will lose the right to ownership of these resources such as in the ownership of land or soil. b). Ownership is limited to the entire life of his life in the world, and if that person dies then c). the right to ownership of an item will be transferred to his heirs according to Islamic provisions. Individual ownership is not permitted for economic resources that concern the public interest or concern the livelihood of many people. These economic resources are controlled and owned by the state and returned to their benefits for welfare

b. Equilibrium

Which is operationally visible in a person's economic behavior, namely moderation (simplicity), thrift (parsimony) and avoiding waste (extravagance) this concept of balance also concerns balance in the dimensions of worldly life and the hereafter, between aspects of growth and equality, personal and social interests, between aspects of consumption, production and distribution.

c. Justice,

a vocabulary that is most often mentioned in the Qur'an which tells about how important the values of justice are for the existence of human life. The basic value of justice is highly prioritized in Islam, both in terms of social, economic and political aspects. Justice in Islamic terminology contains the following meanings: a). Conditional freedom and based on Islamic morals. Justice that implies unlimited freedom will cause chaos in the joints of human life. b). Justice must be operationalized in all phases of the economy. Justice in production activities implies the importance of efficiency in the use of economic resources, justice in consumption activities implies an attitude of moderation, not being wasteful and being thrifty, justice in distribution activities implies the importance of allocating economic resources for the welfare of society without ignoring the differences in potential that each individual has.

Conclusion

Consumption is an important economic activity, sometimes even considered the most important. In conventional economics, consumption behavior is guided by two basic values, namely rationalism and utilitarianism. These two basic values then form a hedonistic - materialistic, individualistic, and wasteful consumption behavior. Simply put, it can be said that the basic principle for consumption is "I will consume anything and in any amount as long as my budget is sufficient and I get maximum satisfaction. The theory of Islamic consumer behavior is built on the basis of Islamic law. In Islamic economics, consumption is controlled by five basic principles, namely: The principle of justice, the principle of cleanliness, the principle of simplicity, the principle of generosity and the principle of morality Community empowerment is a program that places society as the subject and object of development at the same time. This will reduce the burden on the government in implementing development. With an empowered society, it is hoped that poverty can be overcome independently by the community. 3. As a concept of rationality to be able to realize sharia values and strive to accommodate material and spiritual needs for the sake of upholding a welfare, this must be done without living in luxury and auctioning Israf, Tabdzir and Safih.

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