



CONSUMPTION BEHAVIOR OF MODERN MUSLIM SOCIETIES VIEWED FROM THE PERSPECTIVE OF ISLAMIC ECONOMICS

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Abstract

Most people in the world now live in the modern era, where modernization has had a positive impact in making activities easier. This phenomenon is closely related to consumer behavior that is accepted by society. The aim of this research is to explore modern Muslim consumption behavior from an Islamic Economics perspective. The method used in this research is descriptive qualitative, namely reviewing various literature references according to the research topic. The research results show that in an Islamic economic perspective, consumption must consider spiritual and moral aspects, not only fulfilling worldly needs but also getting closer to Allah and preparing for the afterlife. Consumption must avoid waste, extreme attitudes, and must be in accordance with Islamic principles. Islamic consumption behavior ethics need to be considered by emphasizing the selection of halal goods and services, avoidance of haram ones, and wise management of resources for spiritual and social benefits. In the modern era, there is a challenge to Islamic consumption behavior, namely applying Islamic principles in the global financial system, while the opportunity lies in increasing awareness about Islamic values in sustainable consumption. Muslim consumers need to maintain consistency in paying zakat, infaq and alms, and ensure that their consumption behavior is fair and in accordance with Islamic principles to achieve sustainable social and economic prosperity, especially amidst global economic changes. Thus, the principles of modern Islamic consumption behavior when viewed from Islamic economics will be implemented consistently, leading to harmonious and sustainable prosperity both in this world and the hereafter.

Keywords: Consumption Behavior; Modern Muslims; Islamic Economics.

INTRODUCTION

In economics, consumption has a broader meaning compared to the everyday meaning which only refers to eating and drinking activities. Consumption in an economic context includes all actions of a person who uses and utilizes goods and services to meet their daily needs. In other words, consumption behavior is not limited to eating and drinking, but also includes other economic activities such as buying and using clothes, vehicles, shoes and various other goods and services (Imamudin, 2009). In Islam, consumption cannot be separated from the role of faith. Beliefs play an important role because they provide a worldview that influences a person's personality. Faith functions as a moral filter in the consumption of wealth and encourages the use of resources (income) for effective purposes (Putriani & Shofawati, 2015).

Developments in this modern era have had a significant impact on people's consumption patterns. Progress over time creates new needs that must be met, and people often feel compelled to follow trends

even though they have to spend a lot of money (Rohayedi & Maulina, 2020) . This phenomenon is especially visible in the millennial generation, who often experience lifestyle shifts as part of efforts to keep up with the latest developments and meet social demands (Salwa, 2019) . Modernization brought major changes in human life, affecting almost all countries. Humans, as economic creatures, try to satisfy their needs to the maximum, with far more needs than other creatures. Consumption is important for life, including eating, clothing and shelter (Dardo, 2023) . Apart from that, consumption also involves equipment to make life easier. Islamic consumption cannot be separated from the role of faith (Putriani & Shofawati, 2015). As long as you follow religious rules, consumption is not a problem, but following your desires in a way that is not in accordance with the Shari'a can cause problems.

In a modern economy, economic actors can be said to be rational if the decisions taken are based on attitudes and decisions taken consistently and know that their attitude in acting prioritizes things that are more important than just desires and is in accordance with their abilities. Modernization has caused significant economic changes, especially in people's consumption behavior, due to an increase in the number of services and material goods on the market. Consumption in modern society is not only aimed at fulfilling life's needs, but also for personal satisfaction and desires (Kunto & Pasla 2006). In addition, much of Muslim society's consumption behavior is now driven more by capitalist concepts that focus on materialism, not the spiritual dimension. This causes an orientation towards personal desires and pleasures, often ignoring spiritual values in consumption decisions (Nurnasrina, 2013).

It is important to consider how Islamic teachings view the ownership and use of property in modern consumption behavior. Islam teaches that everything in the heavens and the earth, including the wealth owned by humans and even humans themselves, belongs to Allah SWT. Human ownership of property is relative, only limited to the right to use it which must be in accordance with His rules. Humans will be asked to be responsible for the use of assets entrusted by God, whether in accordance with His instructions and provisions. Wealth is not only an ornament of life, but also a means of worship and a test of one's faith and devotion to Him (Indranata, 2022).

Research conducted by (Septiana, 2015) showed that humans as homo economicus make rational choices to achieve goals. Islam encourages consumption that maximizes *maslahah* and includes material and social aspects such as *zakat* and *alms*. Research (Rizki et al., 2023) The application of Islamic consumption involves: living simply, consuming *halal thoyyiban*, being grateful, and being generous. Furthermore (Rosyida, 2018) stated that the Islamization of economics in consumption theory is very necessary to free society from secular doctrine and the materialistic nature that is rampant in every individual in society, especially Muslims today. In this Islamization, Islam offers the concept of *maslahah* which is related to consumption behavior/theory and the nature of moderation (in the middle), based on

consumption ethics in Islam. Although this research has provided valuable insights, previous research is still limited in analyzing modernization in the application of Islamic principles in consumption.

The aim of this research is to explore in depth the consumption behavior of Muslims in the modern era by considering the perspective of Islamic Economics, so as to understand how sharia economic principles are applied in daily consumption practices. The novelty of this research lies in the analysis of Muslim consumption behavior in a modern context with an Islamic perspective.

LITERATURE REVIEW

Consumption Behavior

Consumption behavior is defined as a series of actions carried out intentionally with the aim of obtaining, using and utilizing a product or service (Khilmia & Rahmawati, 2022). This definition includes the entire decision-making process that occurs before the consumer takes the action, as well as what happens after the action is taken (Engel, 1993). This means that consumer behavior does not only involve the purchase or use of a product, but also includes the entire range of mental and emotional activities that precede and follow the consumption decision. Consumer behavior can be understood as a cognitive process that involves a series of actions carried out by individuals in evaluating, obtaining, using and monitoring goods and services (Loudon, 1984).

Consumption Behavior in an Islamic Perspective

In Islam, consumer behavior focuses on the fundamental principle that individuals tend to choose goods and services that provide maximum benefits (Allayarova, 2024). This concept is in line with rationality in Islamic economics, where every economic actor tries to increase the benefits or *maslahah* obtained from their consumption activities (Rahmawaty, 2021). In relation to consumption behavior, purity is very important for a person's life (Asiyah & Hariri, 2021). Purity here applies not only to being physically clean from dirty or unclean elements but also pure and clean from results or processes that are not in accordance with Islamic rules in terms of obtaining goods for consumption, for example from the proceeds of corruption, bribery, cheating, stealing, gambling and so on (Miftahuddin, 2022). The main principles of consumer behavior in the Islamic economic system in the Qur'an (Aprilya, 2024) are as follows:

1. Live simply and avoid luxury: Economic activities should focus on fulfilling basic needs, not on excessive desires. In the Islamic view, extravagance is considered inappropriate and contrary to the principles of balance and simplicity.

2. Implementation of zakat, infaq and shodaqoh: Income must be allocated to social charity as a form of social responsibility, with zakat, infaq and shodaqoh as a balance between individual needs and social consumption.
3. Prohibition of usury: Usury is prohibited and replaced with a profit sharing system using mudharabah and musyarakah in business transactions.
4. Halal business: All aspects of business, from products to processes, must comply with halal rules and avoid speculation (gharar) and gambling (maisir).
5. Clear separation between halal and haram. Consumption must comply with sharia law, ensuring that the goods and services used comply with Islamic provisions and are free from haram elements.

Modern Muslim Consumption Behavior

Modern Muslim consumption behavior reflects the adaptation of Islamic economic principles in the context of globalization and contemporary economic dynamics. If you look closely, much of modern consumption behavior is influenced by the Western system, causing a tendency towards secularism. This can result in negative influences such as materialism, excessive consumerism, and a lifestyle that is not in accordance with Islamic principles (Rosyida & Nadhira, 2019) . In consumerism, consumers are often persuaded by promotions, choose branded goods without checking the quality, and buy based on desires and prestige, not needs. Modern society can be said to be a consumer society, consumption is no longer just an activity to fulfill basic and functional human needs. Modern society does not only need to consume clothing, food and shelter to survive (Ghaniyah, 2019) . Even though biologically the needs for food and clothing have been sufficiently met, modern humans have to consume more than that for their needs in social interaction with other humans. It can be said that modern society currently lives in a consumer culture (Rohayedi & Maulina, 2020) .

Consumption in the Context of Islamic Economics

In an economic context, consumption refers to a person's actions in using and utilizing goods and services to fulfill various individual needs and desires. Meanwhile, in the context of Islamic economics, consumption is seen as an essential form of economic behavior and a basic need for human life (Maharani & Hidayat 2020). Consumption does not only focus on fulfilling material needs but also considers ethical and balance aspects, ensuring that consumption is carried out in a way that does not harm oneself or society. Consumption behavior refers to the actions of a consumer in using and utilizing goods and services to fulfill their life needs (Zainur, 2020). However, Islam emphasizes that consumption behavior must be more than just fulfilling physical needs; it must also be in accordance with sharia principles and spiritual needs that play an important role in guiding the structure and implementation of an economic

system in accordance with sharia teachings. The principles that build the Islamic economic framework are as follows (Rahmawaty , 2021) : Work (resource utilization), Compensation , Efficiency, Professionalism, Sufficiency, Equal opportunity, Freedom, Cooperation, Competition, Equilibrium , Solidarity , Symmetric information.

METHOD

This research applies a library research strategy *using* descriptive qualitative methods. *Library research* is a study of literature to search for information through written sources such as scientific journals, reference books, encyclopedias and scientific works, both in written form and digital format, which are relevant to the research object (Sukur Indra & Muthia, 2022) . The object of this research study are texts or writings that describe and explain consumption in Islamic economic studies. There are five stages in research, namely formulating the problem, searching for literature, filtering literature that meets quality standards, analyzing passed literature, and making research conclusions (Adinugraha & Shulthoni, 2024) .

RESULTS AND DISCUSSION

Modern Consumption Behavior from an Islamic Economic Perspective

The concept of Islamic economics in modern consumption involves the application of religious teachings in daily economic practices. This means avoiding waste and overfulfillment of desires, while maintaining balance, justice and general welfare (Putri & Syakur, 2017). Modern Islamic principles guide consumption behavior to remain ethical and in line with the demands of the times. A Muslim's satisfaction is not based on how many goods are consumed, but rather how much worship value is obtained from the consumption activity (Indriya et al., 2021) . This is because Muslims see life as a continuation and the afterlife as a transition from mortal life to eternal life (Fathrul, 2021) . Consumption must consider spiritual and moral aspects, so as not only to fulfill worldly needs but also to get closer to Allah and prepare for the afterlife.

Islamic economics presents a transformative vision for economic activities and financial systems, which is based on principles, social justice, and fair distribution of wealth (Melisa, 2023) . Islamic economics is built on a religious basis (tawhid, faith, justice, prophethood and caliphate) (Kambali, 2018). Economic actors are not only required to be able to control strategic economic resources but also to utilize them for the benefit of the people by referring to the benefits of dharuriyah, hajiyyah and tahsiniyyah (Zaimsyah & Herianingrum, 2019). Islamic consumption principles help link religious teachings with economic practices, shaping modern consumption behavior in accordance with Islamic values.

Consumption Ethics in a Modern Context

Ethics as a rule that can be a benchmark for virtues and vices, truth and falsehood, perfection and shortcomings, especially in terms of consumption (Syaputra, 2017) . In the modern context, consumption ethics according to sharia teachings requires special attention to the types of goods and services consumed. A Muslim consumer must ensure that the products purchased and used comply with sharia provisions, and avoid consuming prohibited goods (Salwa, 2019) . Economic activities are not allowed to mix halal and haram because they relate to consumption behavior. Consumption behavior must consider rationality, ensuring that needs are met in accordance with existing limitations and capabilities to ensure that consumption is carried out wisely (Habibullah, 2018). Islamic consumption behavior avoids things that are forbidden and ensures that consumption motivation is in accordance with Islamic principles, with a focus on benefits and benefits.

The consumption ethics that a Muslim must pay attention to in the modern era are managing resources and time fairly amidst global pressures, maintaining environmental cleanliness and health in the era of ecological awareness, ensuring welfare and safety in the work environment and daily life, respecting diversity. and supporting marginalized communities, adopting sustainable and frugal practices amidst global consumerism (Barakah et al., 2018) . Modern Islamic ethical behavior encourages fair production, transparent distribution, and wise consumption. Modern ethical behavior in Islam encourages economic activities to be carried out with integrity and social responsibility (Ahmad, 2019).

In the modern era and globalization, conventional financial systems often use *riba*, which is contrary to Islamic financial principles. Increased consumption not only has an impact on personal finances, but also on the environment, such as pollution and damage to the ecosystem. High consumerism triggers excessive use of resources due to the drive to continually buy and replace goods. Muslims need to understand financial transactions according to sharia, especially because increased consumption can affect the environment with pollution and damage to the ecosystem. Apart from that, the reality of life in modern society is currently living in an individualistic framework because of the various busyness that surrounds daily activities, leaving in the morning and returning in the afternoon and even at night (Robby & Arif, 2021). Therefore, it is important to consider environmental impacts and apply the principles of *khalifah*, asceticism or justice in trade in consumption (Hafiun, 2017).

Awareness about Islamic behavior and moral values must be increased through education and social campaigns (Pratama & Firmansyah, 2024) . Society needs to be more critical in maintaining Islamic values in their consumption decisions in the era of modern Muslim society (Falach & Assya'bani, 2022) . To ensure that Islamic values are maintained in daily consumption patterns, there needs to be a collective effort to integrate these principles into people's economic habits and decisions. Wise management of personal needs, such as making budgets and utilizing resources according to Islamic

principles, is also crucial amidst the challenges of globalization. The role of religious leaders, educators and civil society is very important in establishing consumption patterns that are more sustainable and in line with Islamic principles. These initiatives should include training and information campaigns to ensure wise and sustainable consumption patterns amidst the challenges of globalization.

The Importance of Consistency in Modern Consumption Behavior in Islamic Economics

In Islamic economics, fair distribution of consumption involves spending income on material and social needs. The balance between material and social needs adapts to global dynamics, where Muslim consumers around the world allocate a portion of zakat, infaq and sadaqah for the benefit of the afterlife (Caron & Markusen, 2016) . Muslim consumers allocate 2.5% of their income for zakat before spending the rest (Kholidah, 2018) . Balanced consumption in Islam avoids israf (waste) and emphasizes that wealth must be used in accordance with religious values. Zakat, infaq and alms are considered as Allah's rights which can cleanse wealth from the stain of doubt. Social consumption contributes to social peace, stability and security by reducing social and economic inequality. Both extreme attitudes, namely stinginess and wastefulness, are prohibited. Miserliness holds back resources from optimal utilization, while wastefulness wastes resources excessively. Balance consumption to achieve peace and use wealth in a blessed way (Dardo, 2023) .

Social consumption in an Islamic economy brings stability and social security, because it can reduce social and economic inequality and eliminate feelings of envy in society (Wigati, 2011). The attitude of helping each other and sharing wealth among the rich strengthens a sense of mutual support and creates social stability. Islamic economics focuses on achieving *falah* (tranquility) (Harahap, 2015) , where Muslim consumers assess whether the goods consumed bring blessings. If goods or services do not provide blessings, consumers can feel bored even though the practical benefits are no longer there. In the modern era, this approach also underlines the importance of global responsibility in managing resources and sharing wealth fairly, strengthening a sense of mutual support and social stability amidst global economic changes.

CONCLUSION

Based on a literature review, this research concludes that in Islamic economics, modern society's consumption behavior is expected to consider spiritual and moral aspects in consumption, so that it not only fulfills worldly needs but also prepares for the afterlife. Extravagance and extreme attitudes such as stinginess and extravagance must be avoided, so that consumption is carried out in a way that is in accordance with Islamic principles. In consumption, there needs to be ethics which is the key to ensuring that every economic action is in accordance with religious teachings. Consumption ethics in Islam

emphasizes the selection of goods and services in accordance with sharia, namely avoiding the haram and ensuring motivation in accordance with Islamic principles, as well as wise management of resources, with a focus on spiritual and social benefits. In the modern era and globalization, there are big challenges and opportunities that need to be considered. The main challenges include the application of Islamic principles in the context of globalization and a financial system that often conflicts with sharia, while opportunities lie in increasing awareness and application of Islamic values in sustainable consumption patterns. Consumers must ensure that consumption decisions remain in accordance with Islamic ethical and moral principles, even though they adapt to current developments. Muslim consumers need to maintain material and social consistency with zakat, infaq and alms. Zakat of 2.5% of income prevents waste and improves social welfare. Consistency in consumption behavior is important to achieve social peace and stability, ensuring that wealth is used gracefully and fairly, especially in the face of global economic changes.

The suggestion of this research is to investigate the application of Islamic principles in consumption in the modern era, overcoming the challenges of globalization and technology on consumer behavior. Research should also highlight effective educational strategies to raise awareness about balancing consumption and distinguishing needs from wants in everyday life. Additionally, it is essential to explore collaborations between educational institutions, communities, and industries to create programs that promote ethical and sustainable consumerism. Furthermore, this research should consider the role of social media in shaping consumer mindsets and promoting relevant Islamic values in the context of modern consumption.

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