




## ISLAMIC ECONOMIC REVIEW OF CONSUMPTION: A SYSTEMATIC LITERATURE REVIEW APPROACH

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<p><b>Info Article</b></p> <p>Received : 02 Maret 2023</p> <p>Revised : 08 April 2024</p> <p>Accepted : 03 Mei 2024</p> <p>Publication : 31 Mei 2024</p> <hr/> <p><b>Keywords:</b> Consumption, Islamic Economics, Literature Review</p> <p><i>Licensed Under a Creative Commons Attribution 4.0 International License</i></p> 	<p><b>Abstract:</b> This research analyzes consumption studies from an Islamic economic perspective and a literature review perspective. The research method uses a qualitative type with a systematic literature review approach. The research results obtained from this literature review found that consumption is human nature to maintain life and is a very vital part of economic activity for human life. Islamic consumption theory limits consumption based on the concept of wealth and various types of consumption by Sharia principles for sustainability and the welfare of the ummah. Rapid economic growth and technological developments are causing changes in people’s consumption patterns. The main difference in consumption patterns in Islamic and conventional economics lies in the intention and approach to meeting life’s needs. Intentions and consumption methods to meet needs are critical in the Islamic economic system. Islamic economics does not place materialism as a guide to human life. Islam does not recognize the principle of materialism as conventional economics places consumption in the perspective of mere worldly satisfaction.</p>
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## INTRODUCTION

The main goal in human life is a happy life (Carayannis & Morawska-Jancelewicz, 2022). This happiness will be achieved if all the needs of life can be fulfilled, both spiritually and materially, in the short and long term. The fulfillment of happiness will put humans in a state of welfare. (Adinugraha et al., 2021). The fulfillment of this welfare often gets a lot of obstacles due to the limitations of natural resources as well as the limitations of human knowledge and skills. Natural resources are an obstacle for humans to continue to improve skills, improve quality, and expand the network of human needs products so that all needs and desires can be fulfilled. Transferring or moving human needs products from one region to another becomes inevitable to complete all kinds of needs. The pattern of dependence between one area and another for various human needs is currently found in almost all regions due to the problem of the availability of types of needs and the level of needs that are only sometimes met in one area (Wahyudi & Palupi, 2023).

In line with the principles of Islamic economics that do not place materialism as a guide to life, the main difference in consumption patterns in Islam and conventional economics is in the intention and approach to meeting one's needs. Islam does not recognize the principle of materialism as conventional economics places consumption in the perspective of mere worldly satisfaction (Adil, 2022). In Islamic economics, the intention and the way of fulfilling needs are fundamental. The purpose of using income is not only for the benefit of individuals but also for the common good, which is implemented in the form of ZIS. Islam limits consumption with self-control based on justice, cleanliness, simplicity, generosity, and morality. All is done to seek the sincere pleasure of Allah (Fathrul Quddus, 2021). A consumption pattern that can avoid human greed from its nature as homo economicus. However, because Islamic economics has not received academic attention for centuries and the development of the world economy is increasingly controlled by liberalism and capitalism, the Islamic consumption pattern has become unknown, let alone practiced (Sukma & Canggih, 2021). Therefore, this simple paper will stimulate economists to explore and develop Islamic consumption theory.

The Qur'an is the word of God revealed to the Prophet Muhammad to guide human life, both creed, morals, worship, and economic activities (Supriadi et al., 2022). Therefore, various themes have been discussed in the Qur'an, including economic issues (Hidayat, 2010). It is understood that one of the critical issues in the study of Islamic economics is the issue of consumption (Bahri, 2016). Consumption is vital in a person's

(individual) economic activities, company, or country (Ilyas, 2016). After production and distribution, consumption is the final part of economic activity because all goods and services are produced only for consumption. The Qur'an is the word of God revealed to the Prophet Muhammad to guide human life, both creed, morals, worship, and muamalah. Therefore, various themes have been discussed in the Qur'an, including economic issues (Maharani & Hidayat, 2020). Consumption is vital in a person's (individual) economic activities, company, or country. After production and distribution, consumption is the final part of economic activity because all goods and services produced are only for consumption. Islamic studies on consumption are critical, so one should be careful when using wealth or spending. A country may have abundant wealth, but if the wealth is not regulated and its utilization is not measured, then welfare will fail (Rarawahyuni, 2022). The essential thing, in this case, is the way of use that must be directed to choices (preferences) that contain *maslahah* (excellent and beneficial) so that the wealth is utilized in the best way for the prosperity and benefit of individuals, communities and the people as a whole (Allayarova et al., 2024).

The instinctual desire of human beings to fulfill their needs since childhood, even when they are just born, humans have expressed their willingness to meet their needs in various ways, for example, by crying to show that a baby is hungry and wants to drink milk from its mother. As one grows older and eventually matures, the wants and needs of a human being will continue to increase and reach a peak at a certain age and then decline until one dies. Based on this description, this research aims to analyze consumption studies from an Islamic economic perspective and a literature review perspective.

## **METHOD**

Systematic Literature Review (SLR) is a term for identifying, evaluating, and interpreting all available research relevant to the problem formulation or topic area under study (Al-Tabbaa et al., 2019). This SLR research aims to explain an in-depth consumption survey from an Islamic economic perspective.

There are five stages of SLR research: formulating the problem, searching for literature (identification), selecting literature search results that pass the quality assessment (screening and feasibility), analyzing literature results from articles that pass the quality assessment, and making research conclusions (Al-Tabbaa et al., 2019).

## **RESULTS AND DISCUSSION**

### **Understanding Consumption in Islamic Economics**

Consumption is a basic form of economic behavior in human life. Every living being must engage in consumption activities, including humans (Roos & Hahn, 2019). The definition of consumption in economics differs from that in everyday life, defined by eating and drinking behavior. In economics, consumption is a person's behavior to use and utilize goods and services to meet their needs (Durán-Sandoval & Uleri, 2024). Consumption involves eating and drinking and other economic behaviors such as buying and wearing clothes, buying and using vehicles, buying and wearing shoes, and so on. In particular, consumption is often seen as limited to eating and drinking patterns. However, if consumption is viewed broadly, there will be a concept that consumption is all activities carried out to obtain a benefit for using a good or service. For example, using a washing machine, wearing clothes, and others (Armstrong, 2021).

Allah has bestowed upon humanity abundant bounties and pleasures. Along with that, a mandate is also imposed on humans to manage it (M. Arif, 2017). The gift and mandate of these resources essentially raise three main problems in the socioeconomic life of society, namely what and how much goods/services are needed (what), how to produce them (how), and how to distribute them to the community relatively (for whom), to create a broad justice and welfare. The behavior of human constituents is usually based on the duality of economic rationalism and utilitarianism, both of which emphasize individual interests (self-interest) at the expense of the interests of others. The concept of self-interest rationality, according to Edgeworth, although economically sound, still has consequences for more lax consumption behavior because the measure of rationality is as long as it fulfills the self-interest. The difference in physiological needs is influenced by differences in psychological factors, giving birth to various concrete forms of hedonistic, materialistic, and wasteful needs such as artistic taste, vanity, or luxury (Sencal, 2019).

Allah commands humans to work, try, and endeavor to provide for their lives. This is none other than production. According to M. Abdul Mannan, 'consumption is to demand as production is to supply (consumption is demand, while production is supply.) Consumption is a form of economic behavior that is fundamental in human life. Every living being must carry out consumption activities, including humans. The definition of consumption in economics differs from that in everyday life, defined by eating and drinking behavior. In economics, consumption is a person's behavior to use and utilize

goods and services to meet their needs (Khilmia & Rahmawati, 2022). Consumption behavior involves not only eating and drinking but also other economic behaviors such as buying and wearing clothes, buying and wearing vehicles, buying and wearing shoes, and so on (Apriyani, 2016).

A Muslim must consume what brings benefits (*maslahah*) and not harm (*madharat*). The concept of *maslahah* concerns the *maqashiq* of sharia (*dien, nafs, nasl, aql, maal*), meaning that it must meet the conditions to maintain the religion of remaining a Muslim, keep his body healthy and strong, keep the offspring of good human generations, do not damage the mindset of his mind and keep his property so that it is blessed and developed (Ismanto, 2021). The concept of *maslahah* is more objective because it stems from *al-hajat ad-dharuriyat* (need), a more urgent priority. The idea of individual *maslahah* always impacts general/social *maslahah*, and Islamic consumption runs in balance. Paying obligatory maintenance such as *zakat, infaq, sadaqah, waqf, kaffiyeh* (ransom), and others in matters that benefit those in need in various issues of goodness, urgent matters, for the perfection of religion and the world without causing harm to himself, family or others (Adinugraha & Mashudi, 2018). This is a testament to the simplicity, intelligence, and good organization of the Prophet (Adinugraha & Mujaddid, 2021).

Consumption behavior involves a pre-purchase decision process and actions in obtaining, using, and consuming a product. Consumption behavior includes observable behavior such as the amount purchased, when, with whom, and by whom, and how the goods have been consumed. There are several concepts in the term consumption. Consumption can be understood as a process of objectification, which is the process of spending or inserting oneself through objects as a medium. That is, how to understand and conceptualize ourselves and the reality around us through material objects (Haider et al., 2022). Here, there is a process of creating a value through objects and then giving recognition and internalizing these values (Villa Castaño et al., 2016).

According to Islam, the gifts of Allah belong to all human beings, and the atmosphere that causes some among certain people does not mean that they can utilize these gifts for themselves. Whereas others do not, they are still entitled to them even if they do not earn them. Every believer is forbidden to exaggerate in consuming a good or service because it is not a characteristic of humans who do not know their God; cursed in Islam is also called *Israf* (wastefulness) or *tabzir* (wasting money without use). The meaning of *tabzir* in the contemporary context will be even broader. Namely, someone

who commits acts of bribery, corruption, or bribery is also included in the *tabzir* order (Al Arif, 2012).

The economic principles in Islam that are prescribed are not to live luxuriously, not to try to work on prohibited labor, pay zakat, and stay away from usury; this is a summary of the creed, morals, and Islamic law, which is a reference in the development, of the Islamic economic system. Moral values are based on individual activities and collective interactions; even the relationship between individuals and collectives cannot be dichotomized. Individuals and collectives become the necessity of values that must always be present in the development of the system (Wahyuni & Asriadi, 2023). Moreover, there is a tendency for moral values and practices that prioritize collective interests over individual interests. The Islamic economy's personal and collective economic preferences finally have their character with a distinctive form of activity. Islamic economics has three basic principles: *khilafah* and justice. These three principles cannot be separated because they are interrelated to creating a good and stable economy (Chapra, 2016; Ghozali & Athoillah, 2023).

Islam believes that the most important thing that must be achieved in consumption activities is *maslahah*. *Maslahah* is all forms of conditions, both material and non-material, which can improve the position of humans as the noblest creatures. *Maslahah* has two contents, namely benefit and blessing. *Maslahah* can only be obtained by consumers when consuming halal goods (Purwanti & Adinugraha, 2021).

### Basic Principles of Consumption in Islamic Economics

Basic principles of consumption according to Islam, Islamic consumption always pays attention to important things, namely halal and haram, commitment and consistency with the rules and laws of sharia that regulate consumption to achieve the maximum possible benefits of consumption and prevent diversion from the path of truth and the impact of mudharat both for themselves and others-the rules of consumption in Islam.

**Table 1 Basic Principles of Islamic Consumption**

No	Principles	Description
1	Sharia	Sharia principles relate to the basic Sharia principles that must be fulfilled when consuming, which consist of a) The principle of faith, namely the essence of consumption is as a means of obedience/Worship is an embodiment of human beliefs as creatures who have the burden of caliphate and trust on earth for which their creator will later be held accountable; b) Principles of science, namely. When someone wants to consume, they must know the knowledge

		about the item they are going to drink and the laws relating to it, whether it is halal or haram in terms of the substance, process, and purpose; c) The principle of practice, as a consequence of known beliefs and knowledge about Islamic consumption. When a person has straight faith and knowledge, he will consume only what is halal and stay away from what is haram or doubtful.
2	Quantity	The principle of quantity is under the quantity limits that have been explained in Islamic law, including a) Simple, namely consumption that is in the middle between squandering wealth and being stingy, not extravagant, not wasteful, and frugal; b) Appropriate income and expenditure, meaning that consumption must be adjusted to one's capabilities, not expenditure greater than income; c) Saving and investment, meaning that not all wealth is used for consumption but is also saved for the benefit of developing the wealth itself.
3	Priority	The principle of priority, which pays attention to the order of interests that must be maximized so that harm does not occur, namely a) primary, namely essential consumption that must be fulfilled so that humans can live and uphold their benefit in the world and their religion and the people around them, such as staple food; b) secondary, namely consumption to increase/increase a better level of quality of life, for example consumption of honey, milk and so on; c) tertiary, namely to meet human consumption which is much more needed.
4	Social	The social principle is paying attention to the social environment around it to create harmony in society, including a) The interests of the people, namely mutual respect as the unity of a body where if one of its members is sick, the other members of the body will also feel the pain; b) Exemplary, namely providing an excellent example in consuming, especially if he is a figure or official who receives a lot of attention in his community; c) Does not harm people, that is, consuming it does not harm and harm others like smoking.
5	Environmental	The environmental rule is that consumption must be based on the conditions of the potential carrying capacity of natural resources and the future or not damage the environment. Do not imitate or follow consumption actions that do not reflect Islamic consumption ethics, such as having fun with the aim of having fun or showing off luxury and wasting wealth.

Source: Mannan (1983).

These basic principles of Islamic consumption will have consequences for the perpetrators. First, a person who consumes must believe in the life of Allah and the hereafter, where every consumption will result in his life in the hereafter. Among the main principles of faith is to believe in the hereafter, namely believing in all that Allah and His Messenger preach about what will be experienced by humans after death, either the grave in the form of blessings and punishments or the Day of Judgment and after that in the form of heaven or hell and its inhabitants, all the pleasures and torments that exist in it as a result of actions in the world. One of the benefits of faith in the last day will be avoided in the consumption behavior of life in the world (Putriana, 2023).

In Islam, consumption is divided into three parts: fulfilling personal needs, meeting the needs of the family dependent on him, and in the framework of *fi sabilillah*. These three types of consumption are the choices and priorities of humans to prioritize or end each type of consumption will give meaning and value depending on the human being himself. If personal consumption is intended for righteousness so that the body is vital in obedience, then the consumption has an afterlife dimension. Conversely, suppose the consumption of *fi sabilillah* is not sincerely intended to gain the pleasure of Allah, for example for the sake of *riya'* or *sum'ah*. In that case, it becomes worthless and even impacts sin/punishment in the hereafter (Furqani, 2017).

### **The Concept of Consumption in Islam**

The concept of success and success of a Muslim is not measured by how much wealth is obtained and owned. A Muslim's success is measured based on how much a person's righteousness will have consequences regarding the size and amount of wealth he can obtain and how he uses it. He will always be grateful even though he has relatively few assets. Moreover, if humans get more, the feeling of gratitude will increase, and the share will be more significant to those who cannot afford it. Likewise, when he lacks wealth, he will remain patient with the trials that have befallen him and will not take shortcuts to obtain them, let alone violate the provisions of Islamic law (Basrowi & Ghofur, 2019).

Regarding the use of wealth for a Muslim, Fauroni revealed that the Koran implies three main principles, namely: First, live frugally and not be luxurious, which means that economic actions are intended only to fulfill life's needs (needs) and not to satisfy desires (wants). Second, implementing zakat and its mechanisms at the state level is an obligatory system, not voluntary. Apart from zakat, there are also similar voluntary instruments, namely infaq, alms, endowments, and gifts. Third, running halal businesses, far from *maysir*, *gharar*, usury, and vanity, including raw materials, production processes, management, production output, and distribution and consumption processes, must be within a halal framework (Nasrudin, 2022).

The three principles mentioned above show a model of Muslim behavior in dealing with wealth. Wealth is not a goal but a tool to accumulate rewards to achieve *falâh* (happiness in this world and the hereafter). Wealth is the basis of life and a gift from Allah SWT. Islam views everything on earth and everything in it as belonging to Allah SWT, so what humans have is only trust. With the value of trust, humans must deal with

property to obtain it correctly, with the proper process, management, and development (Rohayedi & Maulina, 2020).

However, at a practical level, a person's consumption behavior is primarily determined by their level of belief or faith, which then shapes the tendency of consumption behavior in the market with the assumption that: First, when faith is at a good enough level, the motive for consuming or producing will be dominated by three main motives, namely: *maslahah*, needs, and obligations. Second, when faith is at a poor level, the motives are not dominated only by these three things but will also be significantly influenced by ego, rationalism (materialism), and individualistic desires. Third, when faith is in Qs. an-Nisa (4): 5 and Qs. an-Nisa (4): 32. At a lousy level, economic motives will, of course, be dominated by individualistic values (selfishness), ego, desire, and rationalism. Thus, consumption is one of the human economic activities that aims to increase worship and faith in Allah SWT to obtain victory, peace, and prosperity in the afterlife (*falah*), either by spending money or income for his own needs or pious deeds for others (Adinugraha, 2013).

Meanwhile, from a conventional economic perspective, modern society is a consumer society that continuously consumes. However, consumption is no longer just an activity that originates from production. Consumption is not just an activity to fulfill basic and functional human needs. Consumption has become a culture for some society groups (Biplob & Abdullah, 2021). The social system has also changed, and what exists now is a consumer society where market policies greatly influence society's social policies and rules. This phenomenon occurs in the daily life of consumer society. In a consumer society, there is only a little space and time left to avoid being invaded by various information dealing with consumption activities. This information is available in homes, offices, or campuses. It is constantly presented to the young and old public with various details that stimulate consumption through TV advertisements, newspapers, and magazines. On the road, passing shops and shopping centers, we are also continuously confronted with attractive views of outdoor media promotions that decorate the streets and various strategic corners of the city (Jenita & Rustam, 2017).

### **Muslim Consuming Patterns and Behavior**

Humans live with all-natural potential, including the needs that exist in every human being. Needs are human desires in the form of goods or services that can provide physical or spiritual satisfaction for human survival. There are several principles in

consumption for a Muslim that distinguish it from non-Muslim (conventional) consumption behavior. These principles are based on the verses of the Qur'an and the hadith of the Prophet Muhammad PBUH. When it was re-explored by several scientific figures, Islamic Economics was considered a 'new economic system.' Islamic economics could be smoother due to the dominance of conventional economics, whose development has been embedded in society for over a century. This situation is generally caused by: a. The supremacy of traditional economics. b. Advances in science and technology support conventional economic practices. c. The absence of state support that uses the Islamic economic system. d. The influence of the history of Islamic Economic thought could be much better. The influence of the history of Islamic Economic thought could be much better (Indranata, 2022).

Lately, however, there have been more and more writings and research results from Islamic economists who explain and provide an overview of real Islamic economics. Experts in the Islamic economic perspective of a Muslim's consumption behavior are based on several assumptions, as stated by Monzer Kahf (2018): Analysis of Consumer Behaviour from an Islamic Economic Perspective: 1. Islam is a religion applied in society. 2. Zakat is obligatory. 3. There is no usury in society. 4. The mudharabah principle is applied in business activities. 5. Consumers behave rationally, namely, trying to optimize satisfaction.

In Islamic economics, elements of people's income are allocated to several forms of expenditure, namely for consumption and savings, and part of the income is deducted for donations and almsgiving. This is in line with the meaning of the hadith of the Prophet SAW, namely, "What you have is what you consume and what you give away." In consumption behavior, a Muslim must pay attention to the moral principles of consumption: justice, cleanliness, simplicity, generosity, and morality (Zaimsyah & Herianingrum, 2019).

In the Islamic view, consumption behavior is not only about meeting physical needs but also meeting spiritual needs. In the sense that consumption behavior for a Muslim is also part of worship, so consumption behavior should always follow Islamic rules. Concerning consumption behavior, purity is essential to a person's life. Purity here does not only mean that it is physically clean from elements that are dirty or unclean but also holy and clean from the results or processes that do not comply with Islamic rules in terms of obtaining an item to be consumed, such as from the results of corruption, bribery, cheating, stealing, gambling and so on (Miftahuddin et al., 2022).

Food and drinks contaminated with dirty and unclean elements will harm health. Islam encourages people to consume food and beverages that are halal and contain elements needed by the body, such as vitamins, proteins, and minerals. On the other hand, Islam forbids foods such as pork, dogs, blood, carrion, and animals slaughtered not in the name of Allah. Likewise, food and drink obtained from things that deviate from Islamic rules will have dire spiritual and psychological consequences for a person. In a hadith, the Prophet SAW reminded us that when someone deliberately inserts unlawful food into his stomach, it is like inserting a burning coal of hell into his stomach. This hadith can be interpreted literally that in the afterlife, people who do and deliberately consume haram goods will be put into hell. However, the Prophet's hadith can also be interpreted from the perspective of social psychology, where people who consume food containing haram elements will psychologically affect the behavior and character of the person concerned to encourage the emergence of harmful and destructive behavior towards themselves and their environment (Monzer Kahf, 2006).

The primary purpose of a Muslim's consumption is as a means of helping to worship Allah. Indeed, consuming something to increase stamina in obedience to Allah will make the consumption worthy of worship, with which humans will get rewards. Consumption, in the perspective of conventional economics, is considered the biggest goal in life and all forms of economic activity. Even one's happiness is measured by the level of his ability to consume. The concept of the consumer is king' becomes the direction that economic activity, especially production, to meet the needs of consumers under the relative level of consumer desires where the Qur'an has revealed this nature in His words: "And the disbelievers have fun (in the world), and they eat like eating animals". In consumption, a Muslim must pay attention to the goodness (halal) of something that will be consumed. The fuqaha' put eating good things into four levels. First, it is obligatory to consume something that can prevent oneself from destruction and not consume this level even though it is capable of impacting sin. Secondly, Sunnah is to consume more than the level that avoids destruction and makes a Muslim able to pray standing and leisurely fast. Thirdly, permissible is something more than the Sunnah up to the point of satiety. Fourth, consumption exceeds the satiety limit; in this case, there are two opinions; some say *makruh*, and others say haram (Fadilah, 2020).

Consumption for a Muslim is only an intermediary to increase strength in obeying Allah. Obeying Allah has positive consequences in his life. A Muslim will not harm himself in this world and the Hereafter because allowing himself to get and fulfill his

consumption at an excessive level makes him busy pursuing and enjoying the pleasures of the world, so he neglects his main task in this life. 'You have spent your good fortune in worldly life (alone), and you have taken pleasure in it'. Good fortune here means forgetting gratitude and neglecting others. Therefore, Islamic consumption should make one remember the One who gives the sustenance, not be extravagant, not be miserly, not put into his mouth anything haram, and not do haram work to fulfill his consumption. Islamic consumption will keep a person away from selfishness so that a Muslim will spend his wealth on people around (the best infaq), the poor and the needy, to declare himself to his creator. (Syaichoni, 2020).

## CONCLUSION

Based on the literature review that has been carried out, this research concludes that consumption is a part of economic activity that is very vital for human life. Consumption is human nature to maintain life. Islamic consumption theory limits consumption based on the concept of wealth and various types of consumption following Islamic Sharia principles for the sake of human sustainability and welfare. The national development carried out so far has brought rapid economic growth and technological development. This has an impact on attitudes towards increasing people's income, changes in price structures, and changes in people's attitudes and behavior, which in turn causes changes in people's consumption patterns. In line with Islamic economic principles, which do not place materialism as a guide to life, the main difference between consumption patterns in Islam and conventional economics is in the intention and approach to meeting one's needs. Islam does not recognize the principle of materialism as conventional economics places consumption in the perspective of mere worldly satisfaction. In the Islamic economic view, intentions and ways of meeting needs are critical. The aim of using income is not only for individual interests but also for collective interests, which is implemented in the form of ZIS. Islam limits consumption with self-control based on justice, cleanliness, simplicity, generosity, and morality. Everything is done to seek the sincere pleasure of Allah SWT. A consumption pattern that can avoid human greed from its nature as homo economicus. However, because Islamic economics has not received academic attention for centuries and world economic development is increasingly controlled by liberalism and capitalism, Islamic consumption patterns have become unknown, let alone practiced. Therefore, this simple article will stimulate

economists to explore and develop theories of Islamic consumption, leading to changes in society's consumption patterns.

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