

Study of Consumption Behavior of Muslim Students in Terms of Islamic Economic Perspective

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Abstract

This study aimed to determine the role of the Village Government in Empowering Farmers. Purposive sampling was used for sampling. Twelve samples were used in this study 12 people. Qualitative descriptive statistics were used for the analysis. The results of the study show that the village government's role in empowering farmers is considered quite effective, as can be seen from the aspect of cooperation, which plays an important role in terms of providing information that is more often carried out by the village government, providing training to farmers. From the perspective of support, it can be seen from the marketing of agricultural products, which is also considered effective by appointing collectors and retailers, while from counseling and government assistance, it has also been quite good through its role in post-harvest land management and cultivation procedures. From the perspective of farmer independence, it is also considered quite good in terms of coaching where the village government holds rice cultivation procedures. From a developmental standpoint, the village government provides socialization and training to develop planting techniques that can be applied by farmers.

Keywords: *Consumption Behavior, Economic Perspective, Muslim Student.*

INTRODUCTION

Islamic economics is built based on Islam; therefore, it is an integral part of Islam. Islamic economics follows Islam in various ways. Islam is a system of life (*way of life*) where Islam has provided a complete set of rules for human life, including in the field of economics (Center for the Study and Development of Indonesian Islamic Economics Yogyakarta, 2008).

In Islam, certain rules have been established in human behavior so that they can provide benefits without sacrificing the rights of other individuals, in accordance with God's law (sharia). Islam does not prohibit individuals from carrying out consumption activities, fulfilling needs, or obtaining pleasure, as long as it does not involve bad things or can actually cause harm.

The process of spending the use value of goods and services in Islamic teachings has certain concepts and rules that must be fulfilled so that the goods and services consumed have a level of blessing in it. Some of the basic norms recommended in Islamic teachings are, in good and halal conditions, always being frugal and not wasteful, avoiding debt in the process of buying goods and services, and not being miserly. In the process of consumption, Islam always teaches the benefits of the process.

Consumption refers to the use of goods and services to fulfill life's needs. Consumption refers to

the use of goods and services by humans to meet needs. The goods and services used in the production process are not included in the consumption because they are not used to meet human needs. Goods and services in the production process are used to produce other goods (James, 2001).

Islam sees economic activity as one way to create *Maslahah* (good) *Towardsufalah* (happiness) in this world and hereafter. Consumption theory was born because of the theory of demand for goods and services. Meanwhile, demand for goods and services arises because of the *wants and needs* of real and potential consumers.

According to Said (Putriani, 2015). Muslim consumer behavior that must be considered is the Use of clean, good, and halal goods and reasonableness in spending wealth. Simple and fair attitude, An attitude of generosity and high morality, Prioritize needs that are more important.

According to Khan (Muthoharoh, 2017), rational Muslim consumer behavior according to Islamic teachings is created under the following conditions: (1) A consumer is considered rational only when he spends reasonably. (2) A consumer is considered rational only when he spends not only on worldly goods but also on Allah's way. (3) A consumer is considered rational only when consuming permissible goods and ignoring prohibited ones. (4) A consumer is considered rational

only when he does not keep savings other than investments.

Islam teaches about the consumption of both haram and halal goods as a lesson in everyday life. According to Abdul Mannan, quoted by Habibullah (2018), in doing consumption, there are five basic principles:

The principle of justice, this principle, contains a double meaning regarding seeking halal and not prohibited by law. Allah says in Q. S. Al-Baqarah: 173.

إِنَّمَا حَرَّمَ عَلَيْكُمُ الْمَيْتَةَ وَالدَّمَ وَلَحْمَ الْخَنزِيرِ وَمَا أُهْلَ بِهِ لِغَيْرِ اللَّهِ ۖ فَمَنْ اضْطُرَّ غَيْرَ بَاغٍ وَلَا عَادٍ فَلَا إِثْمَ عَلَيْهِ ۚ إِنَّ اللَّهَ غَفُورٌ رَحِيمٌ

Meaning: "Verily, Allah has only forbidden carrion, blood, pork, and animals (when slaughtered) called by a name other than Allah. However, whoever is in necessity (of eating) and does not desire it nor transgresses the limits, then there is no sin toward him. Verily, Allah is Forgiving, Merciful."

Haram according to this verse also includes meat from slaughter that mentions the name of Allah but also names other than Allah. The prohibition is done because the animal in question is harmful to the body and certainly harmful to the soul, related to morality and spirituality (fellowship with gods).

Food should be good and suitable for eating, not dirty or disgusting, to spoil the taste. *"Food is blessed if we wash our hands before and after eating it"* (HR Tarmidzi).

This principle regulates human behavior regarding eating and drinking in moderation, as stated in QS Al-A'raf verse 31.

يَا بَنِي آدَمَ خُذُوا زِينَتَكُمْ عِنْدَ كُلِّ مَسْجِدٍ وَكُلُوا وَاشْرَبُوا وَلَا تُسْرِفُوا ۚ إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ

"O son of Adam, put on your beautiful garments in every mosque, eat and drink, and do not overdo it. Verily, Allah dislikes those who exaggerate." (QS. Al-A'raf 31)

That is, every time you want to pray to or circumambulate the Ka'bah or perform other acts of worship. Do not exceed the limits of what the body needs and do not exceed the limits of what is permissible.

By obeying the commandments of Islam, there is no harm or sin when we eat and drink food given by Allah. In QS Al-Maidah verse 96, Allah says:

أُجِلَّ لَكُمْ صَيْدُ الْبَحْرِ وَطَعَامُهُ مَتَاعًا لَّكُمْ وَلِلسَّيَّارَةِ ۚ وَحُرِّمَ عَلَيْكُمْ صَيْدُ الْبَرِّ مَا دُمْتُمْ حُرُمًا ۚ وَاتَّقُوا اللَّهَ الَّذِي إِلَيْهِ تُحْشَرُونَ.

Meaning: "Allowed to you is sea-game and food from the sea as a delicacy for you and for those on a journey; and forbidden to you is land-game while you are in ihram; and fear Allah, to Whom you will be gathered."

Allah provides food and drinks for the survival of humankind to enhance its moral and spiritual values. A Muslim is taught to mention the name of Allah before eating and to express gratitude Most Development Studies Economics students are millennials who are not far from young people in general, always wanting to consume the latest trends or things. In terms of knowledge, students of Economics of Development Studies have sufficient knowledge, especially of economics and Islamic economics, because it is one of the subjects taught to them. With this knowledge of Islamic economics, the author aims to see the extent of the application of Islamic concepts in terms of carrying out consumption activities.

Based on the description above, the authors are interested in conducting research with the title Study of the consumption behavior of Muslim students from an Islamic economic perspective. This study aims to determine the suitability of the consumption behavior of Muslim students in the Department of Economics of Development Studies with the principles of consumption in Islam.

METHODS

This study was conducted in December 2020 at the Department of Economics of Development Studies, Faculty of Economics and Business, Halu Oleo University. The object of this research was Muslim students from the Department of Economics of Development Studies at Halu Oleo University. The population in this study was active Muslim students majoring in Development Studies Economics, totaling 960 students. Determination of the number of samples from the population of students of the Economics

Department of Development Studies is determined through the Slovin formula. The formula is:

$$n = \frac{N}{N.d^2 + 1}$$

Where:

n = Number of sample members

N = Total population

d² = Precision (Precision set in this study is 20%)

Based on the Slovin formula, the number of samples to be studied to represent the entire population is as follows:

$$n = \frac{N}{N.d^2 + 1}$$

$$n = \frac{960}{960 \times (0.2)^2 + 1}$$

$$= \frac{960}{39.4}$$

$$= 24.3 \text{ (24 people)}$$

This study was a quantitative analysis. Consumption behavior variables were measured using a Likert Scale. The Likert scale is used to measure attitudes' opinions and perceptions of a person or group of people about social phenomena. The variables to be measured were translated into variable indicators using a Likert scale. The indicator is then used as a starting point for compiling items that can be statements or questions (Sugiyono, 2011). There are five options:

1. Strongly Agree (SS)
2. Agree (S)
3. Neutral (N)
4. Disagree (TS)
5. Strongly Disagree (STS)

Table 1. Research Variable Values

Description	Value
STS (Strongly Disagree)	1
TS (Disagree)	2
N (Neutral)	3
S (Agree)	4
Strongly Agree (SS)	5

Source: Sugiyono (2008)

Table 2. Consumption Behavior Level

Level of consumption	Percentage (%)	Description
4.20 - 5.00	84.0% - 100%	Very good
3.40 - 4.19	68.0% - 83.9%	Good
2.60 - 3.39	52.0% - 67.9%	Good enough
1.80 - 2.59	36.0% - 51.9%	Not good
1.00 - 1.79	20.0% - 35.9%	Very unfavorable

Source: Sugiyono (2008)

RESULTS AND DISCUSSION

Characteristics of Respondents Based on Gender

Table 3. Respondent Characteristics Based on Gender

No.	Gender	Number of Respondents (people)	Percentage (%)
1	Male	8	33
2	Female	16	67
Total		24	100

Data source: primary data

Based on Table 3, of the 24 respondents, it is known that the number of respondents based on male gender in this study was 8 people or 33 percent, and the remaining 16 people came from the female gender or around 67 percent.

Characteristics of Respondents Based on Age Level

Table 4. Respondent Characteristics Based on Age

No.	Age	Number of Respondents (person)	Percentage (%)
1	21 years old	4	17
2	22 years old	12	50
3	23 years old	8	33
Total		24	100

Data source: primary data

Based on the table above, it is known that the majority of respondents who were sampled in this study were at the age of 22 years, namely 12 people or 50 percent of the total respondents. Then, respondents aged 23 years, namely 8 people or 33 percent, then respondents aged 21 years as many as 4 people or 17 percent.

Characteristics of Respondents Based on Batch

Table 5. Characteristics of Respondents Based on Batch

No.	Force	Number of Respondents (person)	Percentage (%)
1	2016	16	67
2	2017	5	20
3	2018	3	13
Total		24	100

Data source: primary data

Based on Table 5, it is known that out of 24 respondents, the majority of Muslim student respondents in the Department of Economics Development Studies came from the 2016 class, namely 16 people or around 67 percent. This was followed by the class of 2017, namely five people or as many as 20%, and then the class of 2018 as many as three people or 13 percent.

Characteristics of Respondents Based on Concentration

Table 6. Characteristics of Respondents Based on choice of concentration

No.	Options Concentration	Number of Respondents (person)	Percentage (%)
1	Sharia Economics	8	33
2	Development Planning	7	29
3	State finance and Blood	6	25
4	No Concentration yet	3	13
Total		24	100

Data source: primary data

Based on Table 6, it is known that out of 24 respondents, the majority of Muslim student respondents in the Department of Economics Development Studies came from the concentration of Sharia Economics, namely eight people or 33 percent. Then followed by the concentration of Development Planning, namely 7 people or 29 percent, and the concentration of State and Regional Finance as many as 6 people or 25 percent of the total respondents. The remaining 3 people or 13 percent do not have a concentration.

Recapitulation of Consumption Behavior of Muslim Students, Department of Economics, Halu Oleo University

Based on the above explanation, the results of the overall recapitulation of consumption behavior research based on indicators can be seen in the following table:

Table 7. Recapitulation of Research Results

No.	Consumption Behavior Based on Islamic Principles	Average	Category (%)
1	Principle of Justice	Good	3.99
2	Hygiene Principles	Very good	4.43
3	Simplicity Principle	Good	3.94
4	Principle of Generosity	Good	3.88
Average		Good	4.06

Source: Primary Data (processed), 2020

Based on the table above, it is known that, in general, Muslim students majoring in economics at Halu Oleo University have relatively implemented consumption behavior based on consumption principles in Islam, with an average score of 4.06%, which is included in the good category. The highest score is in the hygiene principle indicator, with a score value of 4.43%, and the lowest score is in the principle of generosity, with a score value of 3.88 percent.

Discussion

Consumption refers to the use of goods and services to fulfill life needs. Islam, as a rahmatan lil alamin, regulates every life in this universe, including consumption activities. In Islam, a servant in consumption must follow the rules set by Allah SWT so that, in addition to having satisfaction value, it is also worth worship. According to Abdul Mannan quoted by Habibullah (2018), in making consumption, there are at least four basic principles that must be owned by a servant, including the principles of justice, cleanliness, simplicity, and generosity.

Consumption Behavior of IESP Muslim Students viewed from the principle of Justice

In Islam, certain rules have been established in human behavior so that they can provide benefits without sacrificing the rights of other individuals, in accordance with God's law (sharia). Islam does not prohibit individuals from carrying out consumption activities, fulfilling needs, or obtaining enjoyment, as

long as it does not involve things that are not good or can actually cause harm. The concept of justice in this principle emphasizes how to obtain sustenance, whether in a halal way or containing elements that are forbidden.

Some of the arguments that become the basic foundation and emphasize consumption activities in accordance with the principles of justice are the Word of Allah SWT in QS.Al-Baqarah173:

إِنَّمَا حَرَّمَ عَلَيْكُمُ الْمَيْتَةَ وَالدَّمَ وَلَحْمَ الْخَنزِيرِ وَمَا أُهِلَّ
بِهِ لِغَيْرِ اللَّهِ ۚ فَمَنِ اضْطُرَّ غَيْرَ بَاغٍ وَلَا عَادٍ فَلَا إِثْمَ
عَلَيْهِ ۚ إِنَّ اللَّهَ غَفُورٌ رَحِيمٌ

Meaning: "Verily, Allah has only forbidden carrion, blood, pork, and animals which (when slaughtered) are called by a name other than Allah. However, whoever is in necessity (of eating) and does not desire it nor transgresses the limits, there is no sin for him. Verily, Allah is forgiving and merciful." (QS.Al-Baqarah:173).

Q.S Al-Baqarah: 168

يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَلَا تَتَّبِعُوا
خُطُوَاتِ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ

"O mankind, eat what is lawful and wholesome from what is found on the earth, and do not follow the steps of the devil, for he is a real enemy to you." (Al-Baqarah: 168)

Consumption Behavior of IESP Muslim Students in Review of Hygiene Principle

The concept of cleanliness in Islam not only looks at the perspective of goodness for the physical condition of a hambah but also relates to the way a servant gets closer to his god. Heaven is the reward promised by Allah to a person who maintains cleanliness.

Some hadiths that emphasize cleanliness in consumption activities are the Hadiths narrated by Tarmidzi and Ath-Thabrani:

"Food is blessed if we wash our hands before and after eating it" (HR Tarmidzi).

The Messenger of Allah said, "Cleanliness leads to faith and faith accompanies its owner in paradise." (Narrated by Ath-Thabrani).

The two hadiths above clearly see the importance of the concept of cleanliness, even by being clean in all activities, as one way to obtain pleasure from Allah

SWT, which can lead a servant to heaven. The Qur'an in Surah Al-Baqaroh verse 173 also forbids Muslims from consuming something haram and vile (dirty). Bad/dirty food can damage the health of the body.

Consumption Behavior of IESP Muslim Students viewed from the principle of Simplicity

Simplicity is a concept in which, in carrying out an activity, it is hoped that it will not be excessive, which can cause the arrival of an evil to Allah SWT, such as the presence of leftover food or drinks due to excessive consumption, while Allah SWT really dislikes wasteful and excessive attitudes. Excessive nature is also a trait that can bring badness to one's body, so that being simple according to its level is very important in order to maintain the physical health of the body.

Rianto (2010) explains that Islam prohibits excessive actions (israf), including waste and excess (luxurious), namely wasting wealth and squandering it without benefit and benefit and indulging in lust alone. Excessive consumption is called an *israf* (extravagance) or *tabzir* (wasting money without use).

Some of the arguments that form the basis for a person to carry out consumption activities properly and not excessively are the words of Allah in QS Al-A'raf verse 31.

يَا بَنِي آدَمَ خُذُوا زِينَتَكُمْ عِنْدَ كُلِّ مَسْجِدٍ وَكُلُوا وَاشْرَبُوا
وَلَا تُسْرِفُوا ۚ إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ

"O son of Adam, wear your beautiful garments in every mosque, eat and drink, and do not be extravagant. Verily, Allah dislikes those who exaggerate." (QS. Al-A'raf 31)

Q.S.Al-Mukminun/23:64.

حَتَّىٰ إِذَا أَخَذْنَا مُتْرَفِيهِمْ بِالْعَذَابِ إِذَا هُمْ يَجْتَرُونَ

"So that when we bring punishment, those who live in luxury among them will immediately cry out for help." (Q.S Al-Mukminun/23:64)

Q.S.Al-Maidah: 87

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَحَرِّمُوا طَيِّبَاتِ مَا أَحَلَّ اللَّهُ لَكُمْ
ۚ إِنَّ اللَّهَ لَا يُحِبُّ الْمُعْتَدِينَ وَلَا تَعْتَدُوا

"O you who believe! Do not forbid that which Allah has forbidden you and does not exceed the limits. Verily, Allah dislikes those who transgress limits." (Q.S Al-Maidah: 87)

Q.S.Al-Furqan: 67

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا

"And those who, when they spend, are neither extravagant nor miserly, and their spending is in the middle." (Q.S Al-Furqan: 67)

Consumption Behavior of IESP Muslim Students viewed from the principle of Generosity

Generosity involves sharing some of one's excess wealth or sustenance with others for the sake of wholeness, togetherness, and the interests of the wider community. Generosity can be in the form of sodaqoh, infaq, or others. The concept of generosity emphasizes the social interests of the community, meaning mutual help and assistance to fellow creatures of the Allah SWT.

Some of the proofs that explain the concept of generosity are Q.S Al-Baqarah : 3

"Those who believe in the unseen, who establish prayer, and spend some of the sustenance We bestow upon them" (Q.S Al-Baqarah: 3).

Q.S Al-Baqarah: 195

وَأَنْفَقُوا فِي سَبِيلِ اللَّهِ وَلَا تُلْقُوا بِأَيْدِيكُمْ إِلَى التَّهْلُكَةِ وَأَحْسِنُوا إِنَّ اللَّهَ يُحِبُّ الْمُحْسِنِينَ

"And spend (your wealth) in the way of Allah, and do not bring down (yourselves) to destruction with your own hands, and do good. Indeed, Allah loves those who do good." (Q. S. Al-Baqarah195).

CONCLUSION

Consumption behavior in the basic principles of Islam is divided into four categories: principle of justice, principle of cleanliness, principle of simplicity, and principle of generosity. The principle of justice is in the good category, meaning that only a small proportion of respondents have not applied the principle of justice; the principle of cleanliness is in the very good category; the principle of simplicity is in the good category, meaning that only a small proportion of respondents have not applied the principle of simplicity; and the principle of generosity is in the good category, meaning that only a small proportion of respondents have not applied the principle of generosity, so it can be concluded that the consumption behavior of Muslim students of the Department of Economics Development Studies, Halu Oleo

University, has applied Islamic principles in carrying out consumption activities. This can be observed from the results of the average indicator scores in the good range.

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