

Consumer Behavior In Islamic Economic Perspective

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Abstract: *The large variety and variety of choices to meet the needs of life will greatly benefit consumers. Consumers are more free to choose according to their needs as desired. Consumers can choose from the cheapest price to the most expensive price. Depending on the budget (budget) and consumer desires. However, consumers often react to changing their minds at the last minute when deciding to make a purchase. This is where, consumer behavior occupies an important position in decision making. Behavior is an individual activity to evaluate, obtain, use, or manage goods and services. Many factors affect consumer behavior. These factors are cultural, social, personal and psychological factors of the buyer. In addition to these things, there is another factor that is very important in consumer decision making, namely motivation. Motivation itself as a giver and driver that creates a person's enthusiasm so that they want to work together, work effectively, and integrated with all efforts to achieve satisfaction. In Islam there is a clear distinction, namely halal and haram. In other words, in an economic activity it is prohibited to mix up the halal and haram. This is part of the consumption limit in Muslim consumer behavior.*

Keywords: Consumer Behavior, Consumption Principles, Islamic Economics.

A. INTRODUCTION

Happiness is the main goal of humans in life. Happiness will be achieved if all the needs of life can be met both spiritually and materially, in the short and long term. Fulfillment of these needs will put humans in a state called prosperity. The fulfillment of this well-being often faces obstacles because of limited natural resources and limited human knowledge and skills.

Barriers in the form of natural resources are the human reason to be able to continue to improve skills, improve quality and expand the network of human needs products, so that all needs and desires can be fulfilled. Transfer or movement of human needs products from one area to another, to complete all kinds of needs, becomes inevitable. The pattern of dependency between one region and another for various types of human needs is now found in almost all regions, due to the problem of the availability of types of needs and the level of needs that are not always met in one region.

This pattern of relationships and dependence as well as openness from various other aspects of life is commonly referred to as globalization. With all its advantages and disadvantages, globalization increasingly provides many kinds of choices that consumers can find to make ends meet.

The large variety and variety of choices to meet the needs of life will greatly benefit consumers. Consumers are more free to choose according to their needs and according to desire. Goods from abroad are found with a variety of variations. Consumers also get more price choices with all kinds of existing products. Can choose from the cheapest price to the most expensive price, depending on the budget (budget) and consumer desires.

With the birth of these various segments, producers will only be able to market their results optimally to consumers if they have understood and mastered various market segments. Here the authors state that the distribution of production will be smooth if it already knows the pattern of consumer behavior in an area. That way the activities in distributing goods or service products from producers to consumers with a variety of techniques and ways that are efficient and effective.

Recognizing consumer behavior is not easy, sometimes consumers do not always openly state their needs and desires, but often they also act the opposite. Consumers often even react to changing their minds, and new customers at the last minute finally decide to make a purchase. For this reason Marketers need to learn the desires, perceptions, preferences, and behavior in shopping.¹

B. METHODS

In this paper, the authors use the method of literature or literature study, namely by searching and selecting data through books, journals, and the internet. The data collected is related to consumer behavior, consumption principles, and Islamic economics.

C. RESULTS AND DISCUSSION

Definition of Consumer Behavior

In economic theory it is said that humans are economic creatures who always try to maximize their satisfaction and always act rationally. Consumers will try to maximize their satisfaction as long as their financial capabilities allow. Satisfaction becomes the most important thing and seems to be the main thing to be fulfilled.

To understand consumers and develop appropriate marketing strategies, we must understand what they think (cognition), they feel (influence), what they do (behavior), and where (events around) that affect. Therefore the study of this matter must be continuously carried out because it is closely related to dynamic human problems. In the field of marketing studies, the concept of consumer behavior is continuously being developed with various approaches. Thus consumer behavior is the actions of consumers who are directly attached to the process of obtaining, consuming, and consuming products or services, including the processes that precede and follow this action.²

According to Kotker in The American Marketing Association, as quoted by Nugroho J. Setiadi, consumer behavior is a dynamic interaction between affection and cognition, behavior

¹ Nugroho J. Setiadi, *Perilaku Konsumen*, (Jakarta: Kencana Prenada Media Group, 2010), 1.

² Nugroho J. Setiadi, *Perilaku Konsumen*, 3.

and environment, where humans carry out exchange activities in their lives. From this there are three important ideas that can be concluded namely: 1) consumer behavior is dynamic; 2) it involves the interaction between affection and cognition, behavior and events around; 3) also involves exchanges.³

Consumer behavior is very closely related to the problem of decisions taken by someone in competition and the determination to obtain and use goods and services. Most large companies examine consumer buying decisions in great detail to answer questions about what consumers buy, where they buy, how and how much they buy, and why they buy.

In addition to the company marketers can also learn and look for answers to questions about what they buy, where and how much they buy, but learning about the reasons for consumer behavior is not easy, the answers are often hidden deep in the minds of consumers. So that consumer behavior can be interpreted as a study of buying units (buying units) and the exchange process that involves the acquisition, consumption and disposal, goods, services, experience and ideas.

Meanwhile, according to Engel et is the direct action involved to get, consume, and spend service products, including the decision process that follows and precedes this action. Meanwhile, according to Loudan and Bitta more emphasis on consumer behavior as a decision making process. They say that consumer behavior is decision making that requires the activities of individuals to evaluate, obtain, use, or manage goods and services.⁴

From the above understanding, then consumer behavior is actions and social relations carried out by individual consumers, groups and organizations to assess, obtain and use goods and services through the exchange or purchase process that begins with the decision making process that determines the actions.

Consumer Behavior Theory

To get to know the whole behavior of consumers in advance will be put forward several theories about behavior. Human behavior will not be separated from the state of the individual itself and the environment in which the individual is located. According to Ismail Nawawi, there are several theories that explain behavior, namely: 1) instinct theory: this was stated by Mc. Dougall as a pioneer of social psychology. According to Mc. Dougall's behavior is caused by instinct. Instinct is innate behavior or innate behavior and will experience changes because of experience; 2) drive theory. This theory is often called the Hull theory in (Crider, 1983; Hergenhagen, (1976) which is also called the reduction theory starts from the view that the organism has a certain drive or drive. Encouragement is related to the needs that encourage organisms to behave; 3) incentive theory (intensive theory); argues that organism's behavior is caused due to incentives. Intensive is called reinforcement. Reinforcement consists of positive reinforcement related to rewards and negative reinforcement related to punishment; 4) attribution theory; this theory starts from the causes of one's behavior. Is this behavior due to internal dispositions (motives, attitudes, etc.) or external; 5) Cognitive theory. This theory is based on alternative behavior choices that will bring great benefits to him. With the ability to choose this means the thinking factor plays a role in determining his choice; 6) personality theory. This

³ Ibid., 3.

⁴ Bilson Simamora, *Panduan Riset Perilaku Konsumen*, 2.

theory is based on a complex combination of physical and material properties, values, attitudes and beliefs, tastes, ambitions, interests and habits and other characteristics that form a unique figure.⁵

Of the six theories of behavior that can be used to understand consumer behavior. So that one theory with another theory can still be used in accordance with different consumer behavior between consumers with other consumers.

Factors That Affect Consumer Behavior

Consumers are assumed to always aim to gain satisfaction (utility) in their consumption activities. In an economic context, utility is interpreted as the use of goods perceived by a consumer when consuming an item. This use can also be felt as a sense of "helped" from a difficulty because of consuming the item. With this, the consumer has taken a decision to consume an item because of the "helped" factor.

Consumer decisions to determine purchases are strongly influenced by cultural, social, personal and psychological factors of the buyer. Also by factors that cannot be controlled by marketers, but must really be taken into account. These factors are: first, cultural factors. Cultural factors have the most extensive influence on consumer behavior. Marketers must understand the role played by the culture, sub-culture, and social class of the buyer. Culture is the most basic determinant of one's desires and behavior. Lower beings will generally be guided by instincts. Whereas humans usually study the behavior of the surrounding environment, so the values, perceptions, preferences, and behavior of someone who lives in a certain area will be different from people who live in another area. Sub-cultures are smaller than cultures that have more typical ethnicities. Whereas social class is a relatively permanent and orderly arrangement in a society whose members have the same values, interests, and behaviors. Second, social factors. Consumer behavior will also be influenced by social factors, such as small groups, families, roles and social status of these consumers. This group is very influential in decision making, so marketers must pay attention to the group's factors in developing marketing strategies. This group can be divided into two groups, namely the primary group and the reference group. Primary groups occur because of intensive interactions, such as family and friends. This group provides a very large influence on consumer decisions. While the reference group is a group that is a point of comparison or face to face or indirectly in the formation of a person's attitude. Other social factors are role and status. Each role carries a status that reflects public appreciation. Examples are directors who have expensive clothes and luxury cars. Third, personal factors. A buyer's decision is also influenced by personal characteristics such as the age and stages of the buyer's life cycle, position, economic situation, lifestyle, personality, self-concept of the buyer concerned. Life cycle is related to one's life cycle. The stages in life psychology are related to certain changes or transformations as they go through life. The position identifies a group of workers who have above average interest. The state of the economy is income that can be spent, savings, assets, and borrowing activities. Lifestyle is a lifestyle that is expressed by interests, income, activities that all will not be separated from interaction with the environment. The concept of self is a psychological characteristic that is different from each who

⁵ Ismail Nawawi, *Perilaku Administrasi, Paradigma, Konsep, Teori dan Pengantar Praktek*, (Surabaya: ITS Press, 2007), 5-7.

views the response to a consistent environment. Fourth, psychological factors. Someone has a lot of needs both biogenic or biological. This need arises from certain physiological conditions such as hunger, thirst and so on. Whereas psychological needs are needs arising from certain circumstances such as the need to be recognized, self-esteem, or the need for environmental acceptance. The main psychological factors are motivation, perception, learning process, and beliefs and attitudes.⁶

Consumer Motivation

Motivation comes from the Latin word *movere* which means push or move. According to Bison Simamora, based on several understandings of various opinions about motivation, concludes that motivation can be interpreted as a giver and mobilizer that creates someone's excitement so they want to work together, work effectively, and are integrated with all efforts to achieve satisfaction.⁷

With the motivation in a person will show a behavior, directed at a goal, to achieve the goal of satisfaction. So motivation is the process of influencing someone to do something we want.⁸

Therefore, it can be concluded that consumer motivation aims to increase satisfaction, maintain loyalty, efficiency and effectiveness, and create a harmonious relationship between producers or sellers and buyers or consumers.

Consumer Behavior According to Islam Foundation and Consumption Principle

The theory of consumer behavior which is built based on Islamic law, has fundamental differences with conventional theories. This difference concerns the basic values that form the foundation of the theory, motives and goals of consumption, to the choice of technique and budget allocation for consumption. There are three basic values that are the foundation for the consumption behavior of Muslim societies, namely: 1) the belief in the Day of Judgment and the afterlife, this principle directs a consumer to prioritize consumption for the afterlife rather than the world. Prioritizing consumption for worship rather than worldly consumption. Consumption for worship is future consumption, while worldly consumption is present consumption; 2) the concept of success in the life of a Muslim is measured by the morality of Islam, and not by the amount of wealth owned. The higher the morality the higher the success achieved. Virtue, truth and devotion to Allah SWT. is the key to Islamic morality; 3) the position of property is a gift of Allah SWT. and not something which in itself is bad (so it must be shunned excessively). Treasure is a tool to achieve the purpose of life, if it is cultivated and used properly as the Koran al-Baqarah verse 262: "People who spend their wealth in the way of Allah, then they do not accompany what they spend with to mention his gift and by not hurting (feeling of the recipient), they get merit in the sight of their Lord. There is no concern for them and they are not sad".⁹

⁶ Bison Simamora, *Panduan Riset Perilaku Konsumen*, 11.

⁷ *Ibid.*, 26.

⁸ *Ibid.*, 27.

⁹ QS. al-Baqarah (2) : 268.

According to Manan, besides the three basic foundations above, there are still five principles of consumption in Islam, namely: first, the principle of justice. This principle contains a double meaning regarding seeking halal wealth and is not prohibited by law. The Word of Allah SWT. in al-Qur'an surah al-Baqarah verse 173: "Verily Allah only forbids you carcasses, blood, pork, and animals (when slaughtered) are called (names) besides Allah. But whoever is in a state of compulsion (eat it) while he does not want it and does not exceed the limits, then there is no sin for him. Surely Allah is forgiving, merciful." Second, the principle of cleanliness. The point is that food must be good and suitable to eat, not dirty or disgusting so that it ruins the taste buds. Third, the principle of simplicity. This principle regulates human behavior regarding modest eating and drinking. The Word of Allah SWT. in al-Qur'an surat al-A'raf verse 31: "O son of Adam, wear your beautiful clothes in every (enter) mosque, eat and drink, and do not be excessive, verily Allah does not like the excess". Fourth, the principle of generosity. By obeying Islamic commands there is no danger or sin when we eat and drink halal food provided by his Lord, such as the Word of Allah SWT. in the Qur'an surah Al-Maidah verse 96 which means: "It is permissible for you to hunt sea animals and food (which comes) from the sea as delicious food for you, for those who are on the journey, and forbidden to you (catch) animals hunt for land, as long as you are in Ihram, and fear Allah, whom you will be gathered to." Fifth, the principle of morality. A Muslim is taught to chant the name Allah. before eating and expressing thanks after eating.¹⁰

While the principle of consumption according to Ali Sakti, that there are four main principles in the Islamic economic system that are implied in the Qur'an: 1) life-saving and not luxurious. This means that economic action is only to fulfill needs (needs) not wants (wants); 2) implementation of zakat, infaq, and shadaqah; 3) prohibition of usury. Making a profit-sharing system with mudharabah and musharaka instruments as a credit system and interest instruments; 4) run halal businesses; from products or commodities, the production process to distribution.

According to Hery Sudarsono, a Muslim in his consumption is based on several considerations: 1) humans are not able to fully manage the details of the economic problems of society; Human survival is regulated by Allah. in surah al-Waqi'ah verses 68-69: "Have you ever noticed the water you drink?" "You brought it down from the clouds, or did we lower it". 2) in the Islamic concept, it is needs that shape the consumption patterns of a Muslim; Consumption patterns based on needs will avoid unnecessary consumption patterns. The Word of Allah SWT. in al-Qur'an Surah Ali Imran verse 180: "And do not those who are stingy with what God has given them from His gifts ... it is Allah's inheritance (what is) in heaven and on earth ..."¹¹

Although a Muslim country has not yet been found to implement an Islamic economy entirely based on the teachings of the Qur'an, al-hadith, the teachings of the Companions, and the ijihad of the scholars, in our daily lives we can feel the difference in consumption behavior between people who uphold faith and devotion with those who do not. When a believing and devout Muslim consumer gets his regular income, whether weekly, monthly, or yearly, he does not think the income he has earned is all spent, only for himself, but because of his faith and devotion and his awareness that life is solely to achieve Allah's pleasure, he thinks synergistically. The resulting assets are utilized for individual, family and some needs spent in

¹⁰ Imadudin Yuliadi, *Ekonomi Islam Sebuah Pengantar*, 181-182.

¹¹ QS. Ali 'Imra>n (3) : 180.

the way of Allah SWT. (fi sabilillah). Every movement of her, which takes the form of daily shopping, is nothing but a manifestation of her dhikr in the name of Allah SWT. Thus he chose the path that is bounded by Allah SWT. by not choosing illicit goods, not being stingy and not greedy so that his life will be safe both in the world and the hereafter.¹²

Indeed Islam does not complicate the way of life of a consumer. If a person earns income and after counting and is only able to meet his personal and family needs, then there is no need to spend on social consumption. Whereas if his income exceeds consumption there is no reason for him not to exclude social consumption needs.

Revenue and income obtained in a halal manner will be used to cover the needs of individuals and families in a halal way too, which directly benefits the market from producers to traders. Every money spent by consumers becomes revenue for entrepreneurs as a form of exchange between goods and money. Consumers get satisfaction from the goods purchased and entrepreneurs benefit from the goods they sell.

In the perspective of Islamic economics there is a counterweight in his life, which is not found in conventional economics. This counterweight in Islamic economics is explained clearly and repeatedly in the Koran in order to distribute part of its assets in the form of zakat, alms, and infaq. It contains teachings that Muslims are a strong link with other Muslims. In other words there is solidarity between people who are economically capable of Muslims who are needy and poor.¹³

The Model of Balance in Islamic Consumption

The balance of consumption in the Islamic economy is based on distribution justice. Consumption justice is where a consumer spends his income for material needs and social needs. Material needs are used for the worldly lives of individuals and families. Social consumption is used for the benefit of the afterlife in the form of zakat, infaq, and sadaqah. In other words, Muslim consumers will spend their pendapatan for worldly and ukhrawi. This is where the uniqueness of Muslim consumers who allocate halal income for zakat by 2.5%, then only allocates other funds in other consumption posts. Both in the form of individual consumption and other social consumption.

In Islamic Economics, consumer satisfaction depends on the religious values he applies to the routine of his activities, which is reflected in the money he spends. Doctrine that religion run well avoiding consumers from the nature of israf, because israf is a wasteful nature that is consciously done to meet the demands of mere lust.¹⁴

Apart from the balance of consumption, among consumers' income is the rights of Allah SWT. towards His servants who are rich in their wealth. Namely in the form of obligatory zakat, followed by alms and donations. All consumption can cleanse the treasure of all the stains of doubt and can purify the heart of various diseases that surround it such as stingy, and selfish. Wealth will not be reduced because of alms. Property will not be lost because of paying zakat. Conversely, every time one people refuses to pay zakat, rain will surely survive from the sky. If it wasn't for animals, it would definitely not rain. All of that can be seen in the Koran surah Al-

¹² Ibid., 4.

¹³ Ibid., 6.

¹⁴ Ibid., 8.

Ma'arij verses 24-25 which means: "And those whose assets are given a certain part, for the (poor) who ask and those who do not have anything what you don't want to ask for ". Likewise in the Qur'an al-Taubah verse 103 which means: "Take alms from some of their property, with that you cleanse and purify them, and pray for them. Verily, your prayers (become) peace of mind for them. And Allah is All-Hearing, All-Knowing."¹⁵

With social consumption will bring blessings and benefits, namely the emergence of peace, stability, and social security, because all feelings of envy due to social and economic inequality can be removed from the community. Grace and helping also flow profusely into the souls of wealthy people who have wealth. So that the whole community gets the gift of loving each other, hand in hand so that social stability arises. Here, it appears that the Islamic economy is paying attention to *maslahah* as a stage in achieving its economic goals, namely *falah* (peace). Muslim consumers always use the blessing in each item as an indicator of whether the consumed goods will bring blessings or not. In other words, consumers will get bored if they consume an item or service if there is no blessing in it. Consumers feel the problem and love it and remain willing to do an activity even though the benefits of these activities for him are gone.¹⁶

Limitation of Consumption in Islam

Islam really helps the community to instill good qualities such as obedience, honesty, integrity, simplicity, togetherness, justice, mutual understanding, cooperation, peace, harmony, and the role of behavioral control functions that can endanger the community. That is why sharia influences the construction of the balance of community resources. This is supported by the teachings of Islam for the community about human responsibility in the world and the hereafter and the conception of *mardatillah* (hoping for the pleasure of Allah SWT) for behavior in various forms and types. So integrated consumption in sharia, its orientation cannot be separated from efforts to balance the needs of the world and the hereafter. Therefore, in Islam there is a clear distinction between *halal* and *haram*. In other words, in an economic activity is prohibited mix up between *halal* and *haram*. This is part of the consumption limit in Muslim consumer behavior.

Consumption cannot be separated from the role of faith in the Islamic view. The role of faith becomes an important benchmark, because faith provides a worldview and influences human personality, namely in the form of behavior, lifestyle, tastes, attitudes toward fellow human beings, resources and ecology. Faith greatly influences the nature, quantity, and quality of consumption both in material and spiritual satisfaction. This is what is called to balance worldly life and *ukhrawi*. Faith provides a moral filter in spending wealth and at the same time motivates the utilization of resources (income) for effective things. The moral filter aims to keep self-interest within the boundaries of social interests by changing individual preferences merely to harmonious preferences between individuals and social, and also including filters in order to realize goodness and usefulness.

In that context, Islam forbids to act *israf* (wasteful), the prohibition of luxury, and others. The prohibition of this draft is due to many bad effects on humans, including inefficient and effective use of resources, selfishness, self-interest, and submission to lust, so that the money spent is spent on things unnecessary and self harm. Therefore, in eliminating Islamic behavior,

¹⁵ Ibid., 9: 103.

¹⁶ Ibid., 157

Islam commands: 1) prioritizing more necessary and more beneficial consumption; 2) keep excess consumption for all types of commodities.

Limitation of consumption in Islam does not only apply to food and drinks, but also includes other types of commodities. Quraish Shihab explained in the interpretation of al-Misbah, that illicit commodities are of two kinds, namely illegitimate because of substances such as pigs, carcasses and blood and which are unclean because something is not because the substance is like food because it is not permitted by the owner. Halal commodities are not included in the two types. In addition, aspects that must be considered are good, suitable, clean, and not disgusting.

D. CONCLUSIONS AND RECOMMENDATIONS

Understanding consumer behavior is decision making that requires individual activities to evaluate, obtain, use, or regulate goods and services. Changes in behavior theory can be studied in behavioral theory, namely instinct theory, impulse theory, incentive theory, attributive theory, cognitive theory, and personality theory.

Factors that influence consumer behavior are cultural, social, personal and psychological factors of the buyer. Besides those things, there is another very important factor in consumer decision making, namely motivation. Motivation itself as a giver and driver that creates a person's enthusiasm so that they want to work together, work effectively, and integrated with all efforts to achieve satisfaction.

In Islam there is a clear distinction between halal and haram. In other words, in an economic activity it is prohibited to mix up the halal and haram. This is part of the consumption limit in Muslim consumer behavior.

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