

Analysis of Maqashid Sharia Index (MSI) against Consumer Behavior Patterns

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Abstract: One of the economic activities is consumption, the main target of this activity is human. An absolute consumer determines what will be consumed in the form of goods and services. The consumption pattern determines how human resources actually take advantage of existing natural resources. When needs and desires are indistinguishable then that is the goal of achieving absolute satisfaction regardless of the impact that occurs. Maqashid Syariah is present as a solution and able to provide moral standards that can be a reference to how to become a consumer. The need and desire of an inseparable thing, where everyone has a need that is translated by each individual. Necessity is a more valuable concept than just a desire. Want set based on the concept of utility, but need based on the concept of al-Maslahah human behavior in fulfilling his needs determines how he regulates the circulation fulfillment of needs and desires. The importance of education to meet the needs of life to always be owned by consumers, especially a Muslim. Because the basic principle of fulfilling the consumer needs of a Muslim has been introduced through the term Islamic Man.

1 INTRODUCTION

When Homo economicus is unable to explain human behaviour fully, and the awareness of conventional economic reformers is hampered in the absence of moral standards that can be used as a reference, Islam becomes the only solution. The view of Islam on humans and how its economic behaviour is a comprehensive concept, this concept can be abbreviated to the term Homo Islamicus. Homo Islamicus directs mankind to the essential purpose of economic activity, *Falah*. (Solihin, 2010).

In the economic activities we will not be far from the terms of distribution, production, and consumption. Some of these types of activities relate to each other, in which case researchers want to study more in the consumption activities of a consumer or we often hear with consumer behaviour. The meaning of consumption globally is the expenditure or expense to meet the needs of living physically or households that aims to satisfy human needs, aimed at delivering welfare of physical dimension, materialist, and Unlimited

hedonism. So that there is no specific discussion in following how the consumption force, this limitation arises if a person has obtained a point of fulfillment in his or her consumption.

Consumer behaviour is a human behaviour or attitude in the use of income in fulfilling its needs, both individually and socially. The superiority of Muslim consumer behaviour of conventional consumer behavior is that the form not merely fulfill satisfaction, but also has the value of benefits and blessings.

Humans are not seen from a moral point, but are seen as human beings as they are, usually always wanting a better material life. Many economist view an infinite concept of satisfaction as a working hypothesis not as a whole human conception. (Boediono, 2008)

In Islam, consumption can not be separated from the role of faith. The role of faith becomes an important benchmark, because it gives a way to view the world that tends to affect human personality, namely in the form of behavior, lifestyle, tastes, attitudes toward fellow human beings, resources, and ecology. The faith greatly affects the nature,

quantity, and quality of consumption both in the form of material and spiritual satisfaction.(Muflih, 2006)

2 LITERATURE REVIEW

Human economic Problematics today is the fulfillment of the needs with existing natural resources (SDA). So from here researchers want to see from the side of Maqashid Syariah Index as a benchmark of consumption patterns in the community. So the purpose of this research is to create a benchmark how consumers should be in the process of the need for life both materially and non-material and of course according to the view of Islam. The concept offered will be field-tested, it aims to know the level of accuracy and error.

2.1 Consumption Theory

Islam does not recognize the mere materialistic tendencies of the modern consumption pattern. The rationale of the consumption pattern in Islam is to reduce the present physiologic excess of desire arising from artificial psychological factors with the goal of freeing human energy for spiritual purposes.

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In this context we can talk about forms of consumption of halal and haram, prohibition on Israf and Tabzir. The consumption limitation in Sharia is the prohibition of Israf or extravagance, the behavior of Israf is banned even if the commodity spent is halal. Allah Swt speaks in Q.S. al-A'raf, verse 31: "O Sons of Adam, put on your beautiful garments in every (entering) mosque, eat and drink, and do not extravagance. Indeed, Allah does not like those who extravagance"

The important meaning we can learn from the passage above is that the necessities of life are to be fulfilled reasonably so that the survival goes well. In Islam, the purpose of consumption is not the concept of utilities but benefits. The achievement of the Maslahah is the objective of the Sharia Maqashid. The concept of utility is very objective because the opposite of the fulfillment of satisfaction or want, and the concept of maslahah relatively more objective because the opposite to the fulfillment of

needs or need.(Riyadi, 2015) A Muslim in the consumption is based on several considerations, (Sudasono, 2002): (a) Human beings do not fully govern the details of the economic or national problems. The implementation of human life is governed by Allah Swt, Q.S. al-Waqi'ah verse 68-69. Human inability to regulate economic symptoms has been expressed by Al-Gazali as a natural thing, because man has been conditioned to fulfill his life needs based on the place where he lived. Human beings cannot impose the way of fulfillment of other people's life to himself or otherwise. (b) In Islamic concept the need that formed a pattern of consumption of a Muslim. Where physical boundaries reflect the pattern used by a Muslim. This situation will avoid extravagance life patterns, so that economic stability can be maintained in the long term. Because, consumption patterns that are based on need will avoid the effects of unnecessary consumption patterns. Allah Swt said Q.S. al-imran verse 180. (c) The consumption behavior of a Muslim is regulated and humankind is used as a social creature. Thus, it is expected in human consumption to respect others, whose role is the same as beings who have an interest to meet the needs. Allah Swt says Q.S. Annisa verse 29.

2.2 Consumption Balance

Necessity is a more valuable concept than just desire. Want is set based on the concept utility, but need is based on the concept of al-Maslahah. The purpose of sharia is the welfare of human (al-Maslahah al-'ibad). Therefore, all goods and services that provide a maslahah are called human needs. Conventional economic theories describe the utility as ownership of goods or services to satisfy human desires. Satisfaction is subjective, everyone determines satisfaction based on their own criteria.(Amalia, 2014)

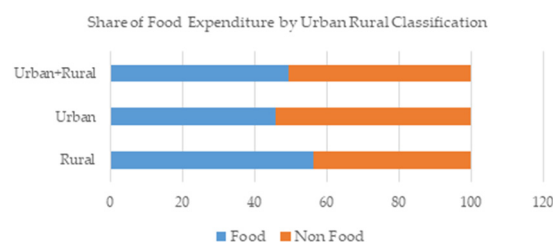


Figure 1: Share of Food Expenditure by Urban Rural Classification, March 2018. Source: BPS-Statistice Indoensia, the Maerch 2018 Susenas.

Human behavior in fulfilling his needs determines how he regulates the circulation

fulfillment of needs and desires. The importance of education in meeting the needs of life to always be owned by consumers, especially a Muslim. Because the basic principle of fulfilling the consumer needs of a Muslim has been introduced through the term Islamic Man.

In general, human needs are classified into three things: necessity, pleasure, and luxury goods. Regarding the order of priorities, Islamic orders regarding consumption should be the guiding principles. The key to understanding consumer behaviour in Islam is not located by merely knowing the forbidden things, but also by realizing the dynamic concept of moderate attitudes in the consumption led by behaviors that prioritize the interests of people A Muslim consumer.(Mannan, 1997)

2.3 Muslim Consumer Perception

Consumer behaviour is a behaviour of consumers themselves, where they can illustrate the search to buy, use, evaluate, and improve their products and services. The focus of consumer behaviour is how individuals make decisions to use the resources they have available to consume an item. Consumers mean people who do consumption activities in the form of goods and services.

The residence of a consumer enough to affect the behavior of his consumption in fulfilling the daily needs of his life. In general there is a difference between expenditure to meet the consumption needs of food and non food between the city and village.

Discussion of the concept of necessity in Islam can not be separated from the study of consumer behaviour within Sharia Maqashid framework. The purpose of Shari'ah should be able to determine the objectives of consumer behaviour in Islam.(Muhammad, 2004)

In principle, an Islamic man has a way to get quality and quantity in economics, this is what makes a difference in the behavior of previous consumer that is more inclined to satisfaction alone. (a) Halal and Good (Tayyib), A Muslim takes the technical attention of organizing the consumption of Islamic values. Therefore, a Muslim is forbidden to use his or her lust for consumption. Consumption behaviour of a Muslim is based on the realization that he in fulfilling his needs can not be done alone.(Sudasono, 2002) The modification of every thing that will be consumed, because not enough if relying solely on the principle of rationality posed by the Covenant economy, the rights referred

to:(Amalia, 2014). (b) Israf and Tabdzir, As for the view of the importance of wealth, Islam gives many emphasis on the arrangement and use of the wealth. People are encouraged to keep their possessions carefully and to spend them fairly and wisely in order that their desires are fulfilled (satisfied). For the extravagance of controlled wealth, Islam forbids the people to give or impart their possessions to those who have not been perfectly resourceful and immature.(Rahman, 1995)

The consumption of extravagance, which is a characteristic of the people who do not know God, in Islam is called israf (waste) or tabzir (squandering treasures without use). What distinguishes here is that Tabzir is the use of wealth in the wrong way, which is forbidden deeds such as bribery, things that violate the law or in a way without rules. While the meaning of Israf is a extravagance waste in clothing, food, Elektronik, Ride, and others. Islamic teachings advocated the pattern of consumption and property of reasonable and balanced, namely patterns that lie between the filial and waste.(Aziz, 2008)

2.4 Previous Studies

The research conducted by Muhammad Miftahul Hidayat with the title of consumption theory oriented theological-ethical, showing aspekis and fundamental values of Islam in consumption. The ethics herein include the Unity (Tawhid), the balance (al ' Adlu), the free Will (Ikhtiyar), and the responsibility (fardh).(Hidayat, 2000)

While the more applicative study was done by Wajin with the title of the influence of knowledge of waste on consumption expenditure (a descriptive-analysis study in Serang subdistrict). This research specifically peeling the influence of redundant knowledge on the community consumption pattern. By using the survey research method of simple cluster sampling as well as static analysis of squares and coefficients, has shown that there is a significant difference between respondents who have knowledge of redundant Have any knowledge at all, other than that the researcher also confirms a strong relationship between the knowledge and the behavior of the public consumption.(Wazin, 2001)

While the results of the study of Faizi in his thesis titled "Islamic Consumption (study on the thought of Imam Al-Gazali in Ihya ' Ulumu Al Din), focus on the discussion based on the thought of Al-Gazali, which is the purpose of this research is To describe the Islamic consumption offered by Imam Al-Gazali in Ihya ' Ulumu Al Din's book. In this research the author focuses more on the description

of Al-Gazali's pattern of thought and some his views as well as work, Islamic consumer criteria, Islamic consumption ethics, and Islamic consumption preferences. The point of focus on the Imam Al-Gazali's thought.(Faizi, 2012)

3 ANALYSIS MODEL

3.1 Maqashid Syariah

Maqashid Syariah is the principles that provide answers to the above questions and the like about Islamic law. Maqashid covers the wisdom behind the law, such as improving social welfare as one of the wisdom behind Zakat, raising awareness of the presence of Allah SWT, as one of the wisdom behind the fast.(Auda, 2015)

Maqashid is also a destination, whether it is intended to be achieved by Islamic laws, by opening the means to goodness (Fathu al-Zarai ') or closing the means to ugliness (Saddu al-Zarai '), Maqashid Islamic law is the target or the intent behind the law.(Auda, 2015) For some theorists of Islamic law, Maqashid is an alternative statement for al-Maslahah.

Maslahah or Maqashid Syariah can not be used as the only tool to decide the law and fatwa. But every fatwa and ijtihaad must use other rules ijtihaad as a matter of jurisprudence, precisely maslahah or the sharia Maqashid has two positions, (Adiwarman, 2015): (a) Maslahah as a source of law, especially in matters not described in the Nash. (b) Maslahah is the target law, then the result of ijtihaad and sharia law must be ensured to fulfill the aspects of human beings and people, or briefly can be mentioned as a indicator of a ijtihaad product.

The Maslahah is essentially a phrase of attracting benefits and rejecting damage, but it is intended not just that, but rather the reason for attracting benefits and rejecting damage is the goal of a creature (human). And the goodness of the creature will manifest by achieving their objectives, which is meant to be with the Maslahah.(Ghazali, no date).

Every effort made by man in maintaining the purpose of the five Islamic law is called Maslahah. Likewise, in contrast, every thing that corrupts the purpose of the five Islamic law, it is called al-Mafsadah.

Maslahah seen in terms of the power of the substance there are at the level of Daruriyat (primary needs), there are at the level of Hajiyyat (secondary needs), And some are in the position of Tahsiniyyat

(complement or refinement), whose level is under the hajat.(Ghazali, no date).

3.2 Consumer Behaviour Patterns

The standard of living refers to the lifestyle and level of pleasure that a person needs for his or her life to acquire and retain something that he is lawfully and legally. In short the standard of living is the sum of the needs and some of the minimum pleasures for a human being that is considered very important and to get a standard of living he/she will be willing to sacrifice.(Rahman, 1995)

Islamic teachings actually aimed to remind mankind to spend their treasures in accordance with their abilities. Expenditures should not exceed the income that could result in losses, and should not also emphasize too low spending so that it leads to unchastity or diversity. People should be moderate in expenditure so as not to reduce the circulation of wealth and also not weaken the economic strength of society.(Rahman, 1995)

Standard of living relates to the amount of need and the minimal pleasure that a person considers to be a very essential thing in his life, while living standards relate to expectations and high principles and Organizing one's life. Until now, every effort is made only to increase the standard of livelihood without regard to the improvement of life standards.(Rahman, 1995)

A complete understanding of the Maqasid Syariah Index (MSI) is derived from the Sharia Maqasid which is understood as the ultimate goal of Sharia with welfare and beneficial values. As for the more detailed sharia Maqasid according to Ghazali consists of 5 things, including: Keeping the religion, soul, mind, family and wealth.

Every thing that contains efforts to keep these five principles is called Maslahah, and every one that removes these five principles is called Mafsadah and rejected it is called Mashlahah.(Ghazali, no date) If Maqashid Syariah wants to achieve a maslahah, then logically this concept is also concerned to avoid on what we often refer to as Mafsadah (damage). Mafsadah is the opposite of Maslahah. If the community wants to be reached by the sharia Maqashid, then Mafsadah should be avoided.(Riyadi, 2015).

Table 1: Five Index Dimension Toward Maslahah.

Consumption Goal	Dimension	Index Dimension
Maqashid Syariah	<i>Hifdzu Dien</i>	<i>Index Dien</i>
	<i>Hifdzu Nasfs</i>	<i>Index Nasf</i>
	<i>Hifdzu Aql</i>	<i>Index Aql</i>
	<i>Hifdzu Nasl</i>	<i>Index Nasl</i>
	<i>Hifdzu Maal</i>	<i>Index Maal</i>

Table 2: Consumption Pattern Indicators Offered.

Consumption Goal	Dimension	Dimension index	Indicator
Consumption Pattern	<i>Hifdzu Dien</i>	<i>Index Dien</i>	Tauhid
	<i>Hifdzu Nafs</i>	<i>Index Nasf</i>	Responsibility
			As needed
			Satisfaction value
	<i>Hifdzu Aql</i>	<i>Index Aql</i>	Source
			Balance
Consumption Pattern			Benefits
			Quality
	<i>Hifdzu Nasl</i>	<i>Index Nasl</i>	Halal
			Tayyib
			Blessing
	<i>Hifdzu Maal</i>	<i>Index Maal</i>	Source of income
			Value
			Quantity

4 CONCLUSIONS

The implementation of Al-Usul al-Khamans in consumer behaviour will be broadly reaching economic activities and following the development of the existing times. So what happens is that Islam will actually become a religion received by renewal. It does not close the possibility that the application of al-Khama legitimately makes a strong foundation in fulfilling all human needs. Not only to be restrained by the classic law but rather the development of the era to make the flight of al-movelegitimately more meaningful.

The consumption pattern in the offer will have a positive impact for the economic actors, because it is full of value and not as limited as fulfilling the satisfaction, but rather to the utilization of natural resources that exist and keep away from the nature of israf and tabdzir.

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