
Muslim Prosperous Family (MPF) Consumption in Koto Tuo Ujung Pasir Village: Is It Consistent with Islamic Consumption Behaviour?

Muhammad Fauzi^{1*}, Mhd. Kurniawan²⁾

^{1*}Fakultas Ekonomi dan Bisnis Islam, Institut Agama Islam Negeri Kerinci

E-mail: mf0093391@gmail.com

²Fakultas Ekonomi dan Bisnis Islam, Institut Agama Islam Negeri Kerinci

E-mail: kurniawanmhd49@gmail.com

Abstract

This study aims to see the consumption behaviour of Muslim Prosperous Family (MPF) in Koto Tuo Ujung Pasir Village in line (consistent) with consumption behaviour Islamic economic. This study uses a qualitative approach, and data sources are collected from primary sources using Miles and Huberman model as a data analysis tool. The results of this study show consumption behaviour of MPF is in line with the consumption behaviour of Islamic economics, it can be seen from of balanced behaviour in consumption (such consumption for oneself, family, and Fisabilillah), spending wealth in halal and good ways. However, there are still some consumption behaviours of MPF that are not in line with consumption behaviour Islamic economics, it can be seen from in form of behaviour for oneself and the family that reflects more wasteful (Tabzir), royal (Israf), and also makes Ribawi loans at Conventional Banks in order to obtain luxury goods. This study can add to the existing reading of Islamic economics literature, because this study is based on the theory and concept of consumption behavior in Islamic economics to see MPF consumption behavior. This study also has many limitations, so it is open for further research to examine it in depth.

Keywords: Consumption Behaviour, Islamic Consumption Behaviour, Muslim Prosperous Family, Islamic Economics

1. INTRODUCTION

The consumption behaviour of the Muslim Prosperous Family (hereinafter abbreviated as MPF) so far has been more dominantly allocated to non-food consumption, compared to food consumption (Ibrahim et al, 2017; compare in Sartini et al, 2019; Syarif et al, 2022). Another fact that is taking place in the consumption of the community (family) is more consumptive. This behaviour is not in line with what is expected in Islamic consumption, because the emphasis is on wastefulness and hedonism (Sitepu, 2016). One of the factors causing consumptive behaviour is income (Yafiz et al, 2020). Income is the main determinant of consumption, whether it's different income or even the same income, of course, someone's consumption can be different (Baining & Ekawati, 2018; Cendra et al, 2020). In essence, the higher the income earned, the greater the expenditure used for non-food consumption rather than food (Suryati, 2017; Syarif et al, 2022). This is in line with what has been expressed by Ernst Engel when the family income is low, spending is greater on consuming food than consuming non-food. On the other hand, high income means spending less on food consumption and greater non-food consumption (Chai & Moneta, 2010).

Regardless of the high income earned, MPF consumption is expected to be in line with what applies in Islamic economics compared to conventional economics. In conventional economics, the consumer is defined as a utility maximizer of material wants and needs (Robbins, 1932). The proper term for consumers in conventional economics is "Economic Man." Ethics does not exist in conventional economics (Gamal, 2006). Conventional consumer behavior varies due to culture

and character in various areas of life (Weber, 1958). Self-interest and economic rationalism are ways of determining consumption and religious values that are not considered in conventional economics (Quiggin, 1997). It is here, however, that the term conventional economics is used as a synonym for a 'capitalist and socialist' economic system. Capitalism sponsors consumers with unlimited freedom to maximize their utility (Smith, 1776), and socialists cede all economic power to the bureaucracy, leading to an unequal allocation of resources (Weber, 1958). The conventional economic system is motivated by positive economics (explaining facts) and avoids normative economics (value judgments, ethical teachings, and norms of justice) (Chapra, 1995). In Islamic economics, consumers are known as "Islamic Man." (Mannan, 1984). Islamic economics includes positive and normative economics based on religion, according to "Islamic Man" (Ashker & Wilson, 2006). Consequently, Islamic economics provides unique principles regarding consumption or consumer behavior (Amin, 2014). This view is positive and normative in its principles and defines consumers as maximizers of material utility as well as spiritual wants and needs, where religious norms and values are a strong factor (Chapra, 1995). In addition to value-neutral factors (such as disposable income and wealth), value-laden factors (such as beliefs and religion) are also important in determining the wants and demands of Islamic consumers (Khaf, 1978; 1980). Reward or punishment in the hereafter as the main difference between Islamic and conventional consumers (Khan, 1984, 1995; 2013). In addition, Islamic consumers must abandon the consumption of some harmful goods and services (Siddiqi, 1988; 2001). Therefore, the Islamic consumer model guarantees social and economic justice (Haider-Naqvi, 1997). In addition, Khan, (1984; 1994; 2013) explains that the theoretical framework of conventional consumer behavior is not sufficient to explain all aspects of consumer behavior, so Islamic theory is the most important here. Rozalinda (2014; 2015) argues that the values put forward to characterize Islamic consumer behavior are: balanced consumption; spending assets in lawful and good forms; the prohibition of being a king (Israf); and extravagant or wasteful (Tabzir).

At the MPF in Koto Ujung Pasir Village, overall income earned in a year or so reached IDR 36,000,000 to IDR 78,000,000 (Dokumentasi Survey Individu SDGs Desa Koto Tuo Ujung Pasir, 2021). This income is obtained from different professions, including some who work as civil/private civil servants, traders, and farmers (Dokumentasi Survey Individu SDGs Desa Koto Tuo Ujung Pasir, 2021). How does the MPF allocate this income to their consumption activities (behaviour)? Especially nowadays, considering that behavioural problems are complex, imperfect and often inconsistent, easily influenced and therefore difficult to predict. Therefore, this research was conducted to see whether the MPF consumption behaviour in Koto Tuo Ujung Pasir Village, Tanah Cogok District, Kerinci Regency, Jambi Province, Indonesia in line (consistent) with the consumption behaviour of the Islamic economic.

This research is based on the argument that the MPF in Koto Tuo Ujung Pasir Village has a fairly large income. The income they have can be allocated by giving birth to behaviour that is consistent with Islamic economic consumption or vice versa inconsistent with Islamic economic consumption behaviour.

2. METHOD

This research includes field research, using a descriptive qualitative approach. Research data was collected from primary sources in the form of in-depth interviews with informants in an unstructured manner (Sugiyono, 2015). The research informants interviewed were taken by purposive sampling (Yusuf, 2014), with a total of 10 MPFs. The informant was also chosen by someone to represent in the interview, be it a father or mother. Furthermore, it also collects secondary data that supports the theme of this research.

In this study, before carrying out the data analysis test, a data validity test was carried out. Testing the validity of the data uses the Triangulation technique so that a common thread and/or better results will be seen. After testing the validity of this data, the data analysis stage will then

be carried out, using the Miles and Huberman model including Data Reduction, Data Display, and Conclusion Drawing/Verification (Sugiyono, 2015).

3. RESULT AND DISCUSSION

3.1. Result

As explained, to achieve the research objectives, it will be carried out using a descriptive qualitative approach. The study then answered key questions through field investigations, by conducting in-depth, unstructured interviews with predetermined informants, namely 10 MPF in Koto Tuo Ujung Pasir Village. Of the 10 MPF in Koto Tuo Ujung Pasir Village, one representative will be interviewed, either the father or the mother to provide a source of information regarding their family's consumption behaviour.

To protect the identity of the 10 MPF in Koto Ujung Pasir Village, they will be given their initials. In terms of gender, 7 were male and 3 were female. Meanwhile, the professions varied, among others, namely, 1 Headman, 1 Village Secretary, 3 Civil Servants, 1 Advansia Company Manager (Agricultural Medicine Company), 1 Fresh Fish Trader, 2 Small Shop Merchant, and Farmer as many as 1 people. Likewise at the level of education possessed, including 6 with an Undergraduate (U), 1 with a senior high school (SHS) education, and 2 with a junior high school (JHS) education. More details can be seen in the following table:

Table 1. Research Informant Identity

Family Initials Name	Gender		Profession	Education Level		
	Male	Female		U	SHS	JHS
Mr S.A	✓		Headman	✓		
Mr G.A	✓		Village Secretary	✓		
Mrs A.U		✓	Civil Servants	✓		
Mr R.F	✓		Civil Servants	✓		
Mr N.R	✓		Civil Servants	✓		
Mr M.R	✓		Advansia Company Manager (Agricultural Medicine Company)	✓		
Mr R.S	✓		Fresh Fish Traders		✓	
Mrs N.B		✓	Small Shop Merchant		✓	
Mr A.S	✓		Small Shop Merchant			✓
Mrs A.M		✓	Farmer			✓
Total	7	3	-	6	2	2

Source: Interview Record

Started with interviewing Mrs N.B, who works as a Small Shop Merchant, revealed that:

“I work from Warung and Alhamdulillah the income I get in a month is around IDR 1.500.000 – IDR. 3,000,000. I put this income to good use, starting to meet the needs of our family for a month and also saving, and giving zakat and almsgiving to people who don't have any. For a month my expenses were erratic, but what I prioritized was basic needs first and the cost of alms children. I don't care about other needs, such as expensive things, because meeting basic needs and school fees is enough for me. In addition, in consuming an item, of course, I see it is appropriate and not suitable for that item to be consumed” (Interview, 10 Sept 2022).

Based on the results of the interview with Mrs N.B., it appears that the income obtained from the stall traders is approximately 1,500,000 – Rp. 3. 000. 000 per month. From this income, the consumption behaviour of the NB mother above appears to prioritize the basic needs of the family, rather than other expensive needs, because for her simplicity is more important by supporting basic needs first. He can also set aside his income for savings, and give or channel his wealth to tithe and charity. In addition, in the context of shopping, he has an intense commitment to Islamic teachings, especially in choosing halal goods for his family's consumption.

In line with that, Mr A.S, who works as a Small Shop Merchant, also revealed that:

“The monthly income is more or less IDR. 2.000.000 – IDR. 3,500. 000 per month. In another expression, Mr A.S also revealed that “the income earned is used to consume basic consumption needs (food), set aside a portion of income for savings, distribute zakah, spend in mosques, save in consumption, and consume halal goods” (Interview, 16 Sept 2022).

From the results of the interview above, it appears that Mr The A.S. prioritizes basic needs over wants because basic needs are the most important to them. Furthermore, he is also able to set aside his income for savings, distribute zakah, and spend in the mosque. In addition, he also prioritizes saving in consumption, and also in consuming an item first to see if the item is halal.

The same thing was also expressed by Mr G.A who works as a village secretary, who revealed that:

“the income earned from the profession as a village official is approximately IDR. 1. 500. 000 – IDR. 2.224.420 per month. With this income, I also prioritize consumption expenditure with housing needs, basic needs, and children's needs, and don't waste it on other needs. In addition, he was able to set aside some of his income for savings, and distribute zakah and alms(Sadaqah)” (Interview, 16 Sept 2022).

From the expression of Mr G.A. above, the income derived from the profession of village secretary is approximately IDR. 1. 500. 000 – IDR. 2.224.420 per month. With this income, he also prioritizes spending on household consumables, basic needs, and children's needs, and does not waste on other needs. In addition, he can set aside some of his income for savings and distribute zakat and alms (*Sadaqah*).

Mrs A.M. also revealed that the income he earned for 6-8 months from his profession as a farmer was around IDR. 5. 500.000 – IDR. 7,000,000. From here too, he also emphasized consumption behaviour to prioritize basic needs over his wants, setting aside his income for savings, and not being wasteful in spending his income. Furthermore, before buying an item, he checked its halal status and did not fail to distribute zakah and alms (*Sadaqah*). This can be seen in his expression from the results of the interview:

“my income is from my profession as a farmer, of course, the income is from the harvest, well.. more or less for 6-8 months it ranges from IDR 5,500,000 – IDR 7,000,000 that I earn. Alhamdulillah, with this income, I think it's enough to buy kitchen needs and children's needs and so on, and I also save. Furthermore, my monthly expenses are erratic and I manage them well because my profession as a farmer is my income waiting for the harvest. After all, that's what I have to save to cover the shortfall later. Furthermore, before shopping I plan first, so that later the money doesn't just run out, for fear that the family's daily needs will not be met. And when I buy goods, of course, I limit it to cheap and simple goods, and before consuming them I also see whether what I buy is suitable for consumption. Apart from that, with the income that I earn, I also distribute it for Zakah, Infaq, alms (Sadaqah)” (Interview, 22 Sept 2022).

Expressly also expressed by Mr M.R. works as an Advansia Company Manager (Agricultural Medicine Company) which earns IDR per month. 8.500.000 – IDR. 10,000,000, where it appears that consumption behaviour prioritizes daily basic family needs, as well as other household needs, and simple consumption, and does not escape saving and distributing zakah and

alms (*Sadaqah*) to those who are entitled to accept it. Apart from that, he also chose that every item he wanted to consume had to be halal. This can be seen in his expression:

“My income for a month is around Rp. 8.500.000 - Rp. 10,000. 000 which I earned from my profession as an Advensia Company Manager (agricultural medicine company). Alhamdulillah, it is enough to buy daily needs, such as kitchen needs and other household needs. Expenditure every month is uncertain, but before shopping, of course, you have a plan in advance, prioritizing basic needs over wants for other things, while for needs other than basic needs such as motorbikes, cellphones and others, they already exist and can still be used to make it easier for me to do the work, for this need, I do not spend so much. Meanwhile, to buy luxury items, such as cars and others, I haven't thought about it, because the old car is still usable, rather than buying these things, I'd better save the money for when there's a sudden need. Furthermore, I also help people who don't have any, by giving alms (Sadaqah) to them. Then before consumption, also see whether what is purchased is appropriate or not consumed” (Interview, 28 Sept 2022).

On the other hand, somewhat different from Mrs A.U who works as a Civil Servants, who revealed that::

“I work as a Civil servant with a monthly income of IDR. 3,500,000. I also use this income to meet basic family needs and children's needs for school. I also use it for charity and charity from the income I earn. In shopping, I still pay attention to the halalness of an item. I feel that on the one hand, I am more influenced by the desire to consume, just like buying a child's motorcycle often changes according to the model, when the urgent desire that I rely on is to borrow money from the bank as a way out. Likewise with clothes, because I often look on the internet at Shoope, if my desire is urgent, I buy it without further ado” (Interview, 06 Oct 2022).

From Mrs A.U above, the income earned from the profession as a Civil servant ranges from IDR. 3. 500,000. With this opinion, it is reflected in consumption behaviour, such as fulfilling the consumption of basic daily needs, household needs, giving tithes and almsgiving, and buying halal goods that have been carried out properly. However, it appears on the one hand that the urgent desire to consume leads Mrs AU's consumption behaviour to a bad, redundant and extravagant level because fulfilling the desire for consumption takes advantage of borrowing from a bank.

In line with that, Mr R.F works as a Civil servant. In consumption behaviour, such as fulfilling the daily consumption of basic family needs, and other household needs, giving tithes and giving alms to people who can't afford it, and buying halal goods in their spending has been done well. However, in other words, the consumption behaviour of his family is evident, where the peak of desire for consumption is very high. To fulfil this desire, they even made loans to conventional banks. This can be seen in his expressions;

“my work as Civil Servants and earn a salary of IDR. 3. 500. 000. It feels like it's enough to buy basic household needs, and school fees for children. And also I always pay Zakah and give alms (Sadaqah) to people who can't afford it. In shopping, especially my wife who often does shopping for basic household needs, where my wife continues to do her best by paying attention to whether these items are suitable for consumption or not. However, once upon a time my desire and also my wife's desire to buy expensive things, often got out of control, like now I have a new car, and also bought a new motorbike for my child, even though my income is not enough to fulfil that wish, well... what should I do must take advantage of loans through the Bank” (Interview, 11 Oct 2022).

The same thing was also expressed by Mr N.R., who works as a Civil Servant, can be seen that in terms of his consumption behaviour, it reflects the desire for high consumption to lead to a bad environment because to fulfil his desire he uses credit. This can be seen from the results of the interview, where he revealed that:

“The income that I earn from my profession as Civil Servants is IDR 3,500,000. I use this income to buy basic needs, and school children's fees, and I also use it to pay zakah and alms (Sadaqah) to people who can't afford it. As well as in shopping I try to see the worthiness of the goods. In terms of spending on basic needs, I can handle it for one month, but for other needs, sometimes my expenses are greater than my income, like recently I added a new N-Max motorbike, even though I already had a motorbike before, but I feel interested just to add to it. If I don't have enough money to buy the motorbike, I buy it on credit because the payment can be made in instalments” (Interview, 16 Oct 2022).

Not much different from the father of RS who works as Fresh Fish Traders, who revealed that:

“my income for a month is around IDR. 9,000,000 which I earned from working as a fish trader. This income can buy daily needs. And also this income, I use to help the poor by distributing Zakah and alms (Sadaqah). In shopping, I stay focused on the basic needs of the family, but also on desires such as my desire to buy a car. I used to have an Agya car, but now I have bought a new car, which is a Fortuner, to buy it I borrowed money from the bank” (Interview, 26 Oct 2022).

Based on Mr R.S. above, it appears that he earned income from his profession of approximately IDR. 9,000,000. This income is also used for consumption of basic needs, giving zakat and alms. But in other words, he is more inclined to consume, which fulfils this desire to invite him to borrow money at the bank.

3.2. Discussion

In the results of the research above, it is clear how the consumption behaviour of MPF in Koto Tuo Ujung Pasir Village. To be more clear will be discussed as follows:

Balanced In Consuming

Broadly speaking, it appears that the consumption behaviour of MFP in Koto Tuo Ujung Pasir Village, a balanced way, namely consumption behaviour for oneself, family and *Fisabilillah*.

The results of the study found that self-consumption behaviour at MPF in Koto Tuo Ujung Pasir Village appears that some of the families have done it following Islamic consumption, where they pay attention and adjust to the ability to have one of the desired products, for reasons of saving (simple) and more concerned with family consumption.

Islam emphasizes that humans (families) carry out consumption activities or spend their income so that they are always thrifty, namely using or consuming everything carefully and in moderation, not exaggerating and not wanting more and always taking good care of what they have (Amir, 2015).

This study also found that there were still some self-consumption behaviours at MPF in Koto Tuo Ujung Pasir Village that were not in line with Islamic consumption behaviour. This can be seen, in the high desire of the MPF in Koto Tuo Ujung Pasir Village for expensive products, such as cars and motorbikes, so to achieve this desire they continue to take debt or lend money to conventional banks.

The need for consumption is increasingly growing with various types of goods to be consumed. Meanwhile, human desires have no limits and therefore humans themselves must limit them (Idri, 2015). Thus, consumption that fulfils desires (lust) is consumption that is not good. It doesn't even consider whether what is consumed has its Maslahah or not and doesn't consider common sense, and doesn't consider the norms that are prescribed in Islam. Continuing from that, in Islamic economics all human activity that aims for goodness is worship. This means that consumption behaviour must stay away from avoiding debt (Amir, 2015).

The habit of being in debt shows a lack of gratitude to Allah SWT and encourages consumptive behaviour. Debt is highly discouraged (Al-Qaradhawi, 2021), except in very urgent

circumstances. Moreover, owed illegally through conventional bank loans that contain an illegal element, because there is interest (usury) in the loan. Allah SWT said “*Those who eat usury cannot stand but are like the standing of a person possessed by a demon because he is mad. That is because they say that buying and selling are the same as usury. Whereas Allah has justified buying and selling and forbidding usury. Whoever gets a warning from his Lord, then he stops, and then what he has earned before becomes his and his business is (up to) Allah. Whoever repeats, then they are residents of hell, they are eternal in it*” (Al-Baqarah/2:275).

In addition, this study also found that the consumption behaviour of families in MPF Koto Tuo Ujung Pasir Village was following Islamic consumption. This can be seen that they prioritize the consumption of daily basic needs, the needs of school children, and other household needs, and do not escape saving from the income earned.

The norms and ethics of balanced consumption oblige the owner of the property to provide for his family (Rozalinda, 2014; 2015). Other things that must be considered by the family in consumption, such as spending to meet the needs of themselves and their families, and to carry out ideal consumption, namely between vanity and indulgence (Amir, 2015). Thus, caring for consumption for the family is a responsibility that must be fulfilled, especially parents as leaders who are asked to be responsible for what they lead and it is a sin to abandon a family that has been mandated by Allah SWT.

However, it can also be seen that consumption behaviour for families, it seems that some MPFs in the village of Koto Tuo Ujung Pasir are not in line with Islamic consumption behaviour. They find it difficult to balance between family needs and wants, such as wanting to buy new cars and motorbikes, even though these items were previously owned and still look good, and the income they have is only enough for daily basic needs, school children's needs, and household needs. So without thinking twice, they continue to owe in a bad way through Conventional Banks.

Emphasized that before carrying out consumption activities one must pay attention to expenditure so that there is no more expenditure than income. In addition, more concerned with what is needed than what is wanted, because something that is needed will be much better than what is wanted (Cendra et al, 2020; Syarif et al, 2022).

Islam prioritizes needs over other desires outside of needs, for example feeling grateful for the income we earn in any amount, even if it's just to meet basic needs. Islam encourages Muslims to have an attitude of gratitude for the sustenance that has been given by Allah SWT. As explained in the Qur'an, “*O you who believe! Eat of the good sustenance that We give you and give thanks to Allah, if you only worship Him.*” (Al-Baqarah/2:172).

On the other hand, this study also found that consumption behaviour for Fisabilillah at MPF in Koto Tuo Ujung Pasir Village was following Islamic consumption, where generally they always gave *Zakah*, alms (*Sadaqah*), *Infaq*, and gave social assistance contributions according to their abilities.

In the norms and ethics of balanced consumption, the owner of the property must provide for a portion of *Fisabilillah* assets. Islam forbids miserliness, extravagance, and wasting wealth, as explained in the Qur'an “*And don't make your hands shackled around your neck and don't (also) stretch them out too much (very generous) later you will be disgraceful and regret*” (Al-Isra'/17:29). This verse, explains “*And do not make your hands shackled around your neck*” meaning, do not be curmudgeonly, do not want to give anything to anyone. “*And don't stretch it too much*” that is, don't overspend and then buy something beyond your means (Rozalinda, 2014; 2015).

In Islamic economic consumption, there is a fair principle, which is fair in maintaining the rights of each individual. Individuals meant by those who are entitled to receive goods are in the form of *Zakah*, alms (*Sadaqah*), and *Infaq* (Medias, 2018). Because of this, Muslims are required to set aside their income for *infaq* so that Muslims who are in shortage can be helped by giving *Zakah*, alms (*Sadaqah*), and *Infaq*. Islam regulates each individual not to exaggerate and to pay

attention to the needs of others by channelling *Zakah*, alms (*Sadaqah*), and *Infaq*. In contrast to conventional theory which does not regulate individual consumption. An individual will feel satisfied if all his needs can be met. This grows the seeds of capitalism “*The rich get richer without regard to the condition of the poor*”.

Thus, the consumption behaviour of a true Muslim who gets wealth is required to distribute his wealth to people in need (poor) following sharia rules, namely through *Zakah*, alms (*Sadaqah*), and *Infaq*. Continuing from that, the parameter of one's satisfaction in terms of the best consumption has high faith, namely providing benefits to the environment (Homo Islamicus) (Amir, 2015; Mursal et al, 2022). The benefits of this environment are good deeds, by consuming in addition to getting *Mashlahah* for personal and also for the environment, then every consumption not only pays attention to personal interests but also the interests of the hereafter, neighbours, other people, orphans and so on (Amir, 2015).

Spend Wealth in Halal and Good Ways

This finding found that the MPF in Koto Tuo Ujung Pasir Village was following Islamic consumption. This can be seen in their freedom to shop carefully for the goods they want to buy, where the goods must be clear and lawful.

Consumption behaviour with an emphasis on halal is in line with Islamic consumption (Furqani, 2017). A Muslim consuming it must pay attention to its halalness, both the substance, how to get it, and how to use it, if you get it wrong then using it will still be haram (Amir, 2015). Obeying the commands of Allah SWT in seeking or using wealth by Islamic recommendations (halal) is a must for Muslims, both in terms of using wealth for things that are of good value, purity, cleanliness, beauty, or vice versa also applies to the prohibition for consumption that does not bring *Mashlahah* (Medias, 2018).

Thus, Islam provides freedom for individuals to spend their wealth (Cendra et al, 2020), provided that they do not violate sacred boundaries (Syarif et al, 2022; Fauzi et al, 2022). Islam closes all ways of spending wealth which results in moral decay. As explained in the Qur'an “*O people! Eat from (food) that is lawful and good that is found on earth, and do not follow the steps of Satan. Indeed, satan is a real enemy to you*” (Al-Baqarah/2:168).

On the other hand, there are some consumption behaviour MPF in Koto Tuo Ujung Pasir Village that are not following Islamic consumption behaviour. This can be seen when there is high freedom of desire to obtain or to buy a product, for example buying cars and motorbikes. To obtain this desire, of course, you must also have a large income, even though the income earned can only be sufficient for basic needs and household needs, so you directly owe money in a bad (illegitimate) way through conventional banks.

In Islamic economic consumption, Muslims will get more satisfaction when they consume halal goods than haram goods. In contrast to conventional consumption theory which does not regulate the halal-haram status of goods or services. In Islamic consumption theory, a Muslim does not only manage worldly needs but also aims to achieve *Falah* (glory and victory in life). Individuals should be wise in consuming all needs by paying attention to the priority scale, setting aside alms and consuming halal goods to achieve *Falah* (Rozalinda, 2014; 2015; Furqani, 2017).

Islam does not recommend, even forbids goods useless, such as alcohol, drugs, and other illicit goods, and also purchases that lead to bad habits (Cendra et al, 2020; Syarif et al, 2022). A Muslim in his efforts to achieve a level of satisfaction must consider halal and haram (Furqani, 2017). Allah SWT determines the prohibition of an item because there is a reason. Islam forbids something to have reasons because of badness and harm (Rozalinda, 2014; 2015). When the substance of the goods is lawful, how to obtain it using illegal means will affect the goods. In other conditions, when illicit goods are obtained by lawful means, the law will not change to become lawful, it will remain unlawful because the substance cannot be changed (Khan, 1984;1995; Kahf 1978). Consumption that is fulfilling desires or lust is consumption that does

not even consider whether what is consumed has problems or not, lacks or does not consider common sense, and does not consider the norms prescribed in Islam (Amir, 2015).

Avoiding Royal (Israf) and Vain (Tabzir) Behaviour in Consumption

The results of this study found that some of the MPFs in Koto Tuo Ujung Pasir Village were following Islamic consumption. This can be seen that they always feel content with what they have (simple) and do not waste in any family consumption activity, such as controlling the family's desires well and thinking more about the needs and benefits of the goods to be used.

Islam teaches us to behave in consumption that is Al Qona'ah (Enough with what is). Families who consume or spend their income following this, are consumption characteristics of families who have high faith and piety. This kind of consumer behaviour is desired in Islam, namely always feeling sufficient and grateful for what one gets and can consume (Amir, 2015).

In another connection, simple consumption behaviour is highly recommended by Islam even in economic conditions to maintain benefits. Simplicity in fulfilling needs rather than fulfilling desires is the goal of Islamic economic activity (Cendra et al, 2020; Syarif et al, 2022). As explained in the Qur'an "And (including the servants of the Most Compassionate God) those who, when they spend (wealth), they are not extravagant, and not (also) miserly, between the two of them naturally" (QS. Al-Furqan/25:67). Thus, every consumer is always recommended so as not to be extravagant and not to be wasteful in spending wealth and directing spending to more beneficial needs (Khan, 1984;1995; Kahf 1978), both for oneself and for the family (Rozalinda, 2014; 2015).

The results of this study also found that some in Koto Tuo Ujung Pasir Village were not following Islamic consumption, which can be seen in every consumption activity it is difficult to control the wishes of the family. In that desire, for example, you want to add to the purchase of cars and motorbikes, even though these goods already exist and are still suitable for use, so the behaviour reflects a form of royalty and is redundant.

In a conventional economy, higher consumption indicates higher income. However, it is necessary to examine further which party has a high level of consumption. The lack of equity results in an artificial level of consumption. This is because not all people enjoy and can increase consumption levels (as an indication of increased income) (Khan, 1984;1995; Kahf 1978). This also illustrates that the unequal distribution causes the gap to widen between the rich and the poor. The Rich are increasingly enjoying an extravagant lifestyle without taking a glance at the condition of the Poor (Cendra et al, 2020; Syarif et al, 2022).

The attitude of royalty is of course redundant too. Allah SWT forbids this kind of behaviour consumption (Khan, 1984;1995; Kahf 1978) because it creates a tendency to follow lust and so the despicable nature of greed and miserliness grows (Rozalinda, 2014;2015; Furqani, 2017). Islam places several consumption ethics that must be obeyed, such as the principles of monotheism, fairness, free will, trustworthiness, lawfulness, and simplicity (Medias, 2018). In this case, realizing these five consumption ethics, you must be disciplined in using the income you earn (Cendra et al, 2020; Syarif et al, 2022). Although already able to meet his needs. Islam still does not recommend, even forbids spending that is excessive and seems luxurious, because it can cause damage (Rozalinda, 2014;2015; Furqani, 2017).

4. CONCLUSION

Based on the results of the research above, it appears that MPF consumption behaviour is in line with Islamic economic consumption behaviour, with evidence of balanced behaviour in consumption (such as consumption for oneself, family, and fisabilillah), spending wealth in the form of halal and good. However, there are still some MPF consumption behaviours that are not in line with Islamic economic consumption behaviour, which is evidenced by royal (*Israf*) and

extravagant (*Tabzir*) behaviour, as well as making Ribawi loans at conventional banks to fulfil the desire for expensive goods for oneself and your family.

This research is based on the theory and concept of consumption behavior in Islamic economics to see MPF consumption behavior, so that it can add to the existing Islamic economics literature. However, this research also needs to be continued, because there are many things that need to be explored to be studied in depth at MPF, such as the population that may need to be expanded along with the addition of the underlying variables. Another problem, it is necessary to conduct research on certain themes, especially how to provide more intense education (literacy) to MPF, because of course this will be mutually interesting with its position as Muslims in carrying out consumption according to Sharia.

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