

# paper kolaborasi dengan mhs 2

*by Paper Kolaborasi Dengan Mhs 2 Paper Kolaborasi Dengan Mhs 2*

---

**Submission date:** 13-Jan-2023 06:31AM (UTC+0700)

**Submission ID:** 1992014231

**File name:** paper\_kolaborasi\_mhs\_2.docx (94.72K)

**Word count:** 2654

**Character count:** 14312

## **Literatur Riwiew : Comparison of Maximum Maslahah with Maximum Utility in Consumption Behavior**

**Fauziah Sukma Wati<sup>1</sup>, Febrina Adita<sup>2</sup>, Eka Novia Herdiami<sup>3</sup>, Mardhiyya Azhari<sup>4</sup>, Zulfa Suryani<sup>5</sup> and Asyari<sup>6</sup>**

Pascasarjana Economic Sharia Faculty of Economics and Business, UIN Sjech M. Djamil Djambek

[fauziahazahwati13@gmail.com](mailto:fauziahazahwati13@gmail.com), [febrina93.fap@gmail.com](mailto:febrina93.fap@gmail.com), [ekanoviaherdiami@gmail.com](mailto:ekanoviaherdiami@gmail.com), [mardhiyyazhr@gmail.com](mailto:mardhiyyazhr@gmail.com), [zulfasuryani8@gmail.com](mailto:zulfasuryani8@gmail.com)

### **Abstract**

Consumption is a human activity reducing or spending the use value of an item or service to meet needs, either gradually or all at once. Parties who consume are called consumers. Consumption has enormous urgency in every economy, because there is no life for humans without consumption. Therefore, economic activity leads to the fulfillment of consumption demands for humans. Because, ignoring consumption means ignoring life and also ignoring human enforcement of their duties in life. Based on several articles, it can be seen that there is a very clear difference between Islamic and conventional consumption. In this article it can be found that each consumption system has a different purpose. As in conventional economics, needs and wants are something that cannot be separated. In this regard, each individual has a need. The main purpose of consumption for a Muslim is as a means of helping to worship Allah. For this reason, the purpose of this article is to provide an explanation of how maximum maslahah is the goal of consumption in Islam, and maximum utility is the goal of conventional consumption, the difference between maximum maslahah and maximum utility.

**Keywords :** *Consumption, Maximum Maslahah , Maximum Utility*

### **1. Introduction**

Economic activity leads to the fulfillment of consumption demands for humans. Because, ignoring consumption means ignoring life and also ignoring human enforcement of their duties in life (Zakiah, 2022). Conventional economic consumer behavior theory is based on basic principles that are more concerned with individual interests (self-interest) at the expense of other parties. Consumers will choose to consume goods A or B depending on the level of satisfaction provided by these goods. He will choose item A if the level of satisfaction provided is higher than B, and vice versa. Furthermore, every consumer will of course try to maximize his consumption by looking at the ability of his budget (budget constrain).

Islamic studies on consumption are very important, so that someone is careful in using wealth or shopping. A country may have abundant wealth, but if the use of this wealth is not regulated properly and the benefits are measurable, then prosperity (welfare) will fail. So the most important

thing in this case is the method of use which must be directed at choices (preferences) that contain *maslahah* (good and useful), so that the wealth is utilized in the best way possible for the prosperity and benefit of individuals, society and the people as a whole.

If translated into a macroeconomic explanation, then consumption can be interpreted as a macroeconomic variable which is denoted by the letter "C", which stands for consumption. Consumption here is categorized into the classification of household consumers, namely the purchase of goods or services with the aim of meeting needs or making purchases based on income owned or earned. When consumption activities do not use up all the income generated, the remaining money is referred to as savings. This savings is denoted by the letter "S" which stands for the word saving in English. When viewed in macro calculations, the calculation of the sum of all expenditures and consumption of each household within the scope of one country is referred to as the consumption expenditure of a country's people. (Dina Kurnia, 2019)

In conventional economics, needs and wants are something that cannot be separated. In this regard, each individual has a need that will be translated by their desires. Someone who is in need of food because of his hungry stomach, will consider several wishes in fulfilling his needs. For example, because some people need food because of their hunger, all consumers with different cultural backgrounds will be different in meeting their needs. (Manilet, 2015). In an Islamic perspective, needs are determined by *mashlahah*. The discussion of fulfilling needs in Islam cannot be separated from the study of consumer behavior within the *maqasid al-shari'ah* framework.

### **1.1 Objectives**

The main purpose of consumption for a Muslim is as a means of helping to worship Allah. In fact, consuming something with the intention of increasing stamina in the obedience of devotion to Allah will make that consumption worth worship by means of which humans will be rewarded. Because things that are permissible can become worship if accompanied by the intention of approaching oneself (*taqarrub*) to Allah, such as: eating, sleeping and working, if it is intended to increase potential in serving God .

As the goal of consumption in Islamic economics is to achieve happiness and prosperity in the world and the hereafter (*falah*) , the method of consumption must of course be based on Islamic values and Shari'a which does not only emphasize material (worldly) aspects but also pays attention to *ukhrawi* (hereafter) aspects . So that from consumption activities that are in accordance with Islamic values, the benefit of the hereafter will be achieved because it becomes a worship of Allah without neglecting the benefit of the world. However, in practice there are still many who do not fully understand and fully implement the concept of consumption in accordance with Islamic values so as to achieve the expected welfare (*falah* ).

Consumption is done in order to get closer to Allah. This is different from conventional economics, which does not separate wants *from* needs , thus triggering consumers to be trapped in a circle of consumerism. (Manilet, 2015) Because many humans impose their wishes, along with the variety of products and services. Many people prioritize their desires because of lifestyle demands rather

than considering the existing benefits. Even though it should be separated between needs and desires, to bridge several unstoppable desires.

## **2. Literature Review**

### **Consumption in Conventional**

Islam views that the earth and everything in it is a mandate from Allah SWT to the Khalifah so that it is used as well as possible for the welfare of all. In one use that has been given to the caliph is economic activity (general) and more narrowly consumption activities (special). Islam teaches the caliph to use the right basis in order to gain the pleasure of Allah the Creator (Furqon, 2018).

The concept of consumption behavior in Islamic economics should not be extravagant and consume goods/services excessively and there are limits on consumption, because consumption in Islamic economics must pay attention to the objectives of Islamic economics itself, namely seeking *maslahah* to achieve *falah*, as contained in the Qur'an and Hadith regarding consumption.

Consumption theory emerged after the world's great depreciation occurred in 1929 to 1930. The consumption function was first introduced by the modern economist Jhon Maynard Keynes. The classical economics group had never been familiar with the demand side before, they argued that the economy was only seen from the supply side which could be stated in the sentence "Supply Creates Its Own Demand".

With that opinion the classics explain that the economy will always be in balance. If there is excess production, then the price of goods will automatically fall and then encourage an increase in demand. Demand that increases drastically as a result of seeing the price of goods fall by itself will eliminate the over-production situation. In contrast to Keynes, the classical economists introduced a production function which is nothing but a form of supply-side power. Therefore Keynes argued against the classics by proving that balance in the economy was never achieved without regard to the demand side, then Keynes argued instead "Demand Creates Its Own Supply". Keynes formed the demand function (consumption) as follows:

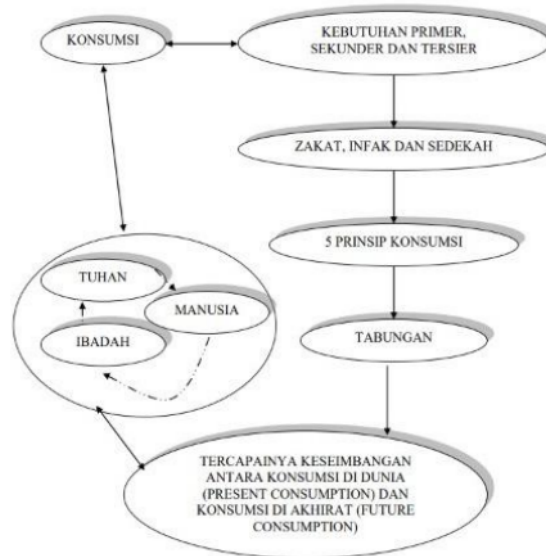
$$C = a + c Y_d,$$

C : The marginal propensity to consume

a : Constants or expenses that must be made even though there is no income

$Y_d$  : Income that is ready to be spent (disposable) or income that has been deducted by tax (Tx) and added to subsidies (Tr).

### **Consumption in Islam**



Consumption is an activity of spending the use value of a good or service by a consumer. If in conventional economics, science is always separated from religion so that the value of worship cannot be found in every consumption, then this is not the case with consumption in Islam. Every activity carried out must be based on the intention of worship and the worship is implemented in reality.

### **3. Methods**

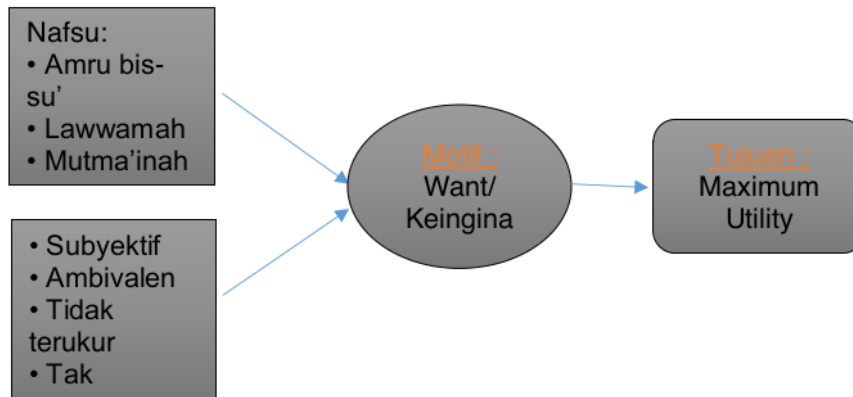
The method used in writing this article is literature review. That is a search of both international and national literature related to people's consumption behavior both from conventional and Islamic perspectives.

### **4. Results and Discussion**

#### **Maximum Utility As The Purpose Of Conventional Consumption**

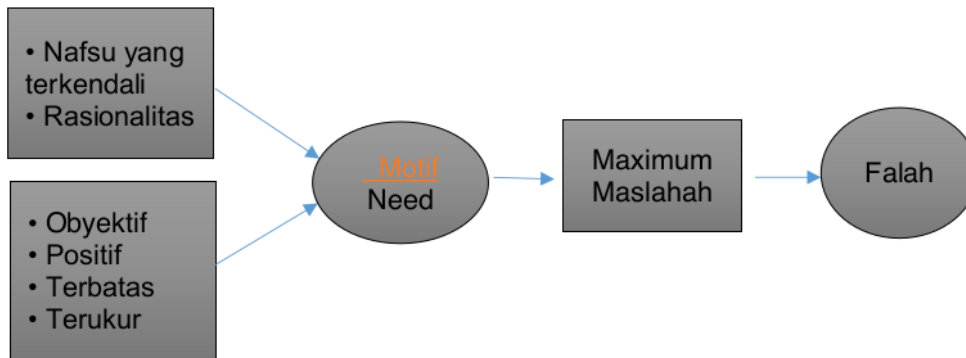
In economic theory it is said that humans are economic beings who always try to maximize their satisfaction and always act rationally. Consumers will try to maximize their satisfaction as long as their financial capabilities allow. They have knowledge of product alternatives that can satisfy needs. Satisfaction is very important and seems to be the main thing to fulfill.

The motives and goals of conventional consumption can be described as follows: (Manilet, 2015)



The purpose of consumption in conventional economic theory is to seek the highest satisfaction (maximum utility). The determination of goods or services to be consumed is based on the satisfaction level criteria. The level of consumption of a consumer is only determined by the ability of his budget. As long as there is a budget available to buy these goods or services, he will consume goods or services. The higher the income of a consumer, the goods that were originally considered luxury goods will turn into normal goods or inferior goods. Thus the consumer never stops consuming (Muslim, 2011).

### Maximum Maslahah as the Purpose of Islamic Consumption



According to Imam as-Shatibi and Imam al-Ghazali 15 maslahah of something must meet several criteria: Clear and factual, so maslahah is objective, measurable and real. It is productive, so maslahah has a constructive impact on Islamic life. Does not cause a profit conflict between the private sector and the government. So there is an alignment of maslahah in the view of the government with the views of the private sector or society. As well as not creating harmony between maslahah in the view of the government with the views of the private sector or society.

As well as not causing any loss to the community, so there is no conflict between individual *maslahah* and social *maslahah*.

If in conventional economics, consumers are assumed to always aim to obtain satisfaction (utility), then in Islamic economics consumers aim to achieve a *maslahah*. The achievement of *maslahah* is the goal of Islamic law (*maqasid al-shariah*) which is the goal of consumption activities. *Maslahah* is used in Islamic economics, because the use of human assumptions aims to seek maximum satisfaction (utility) and is unable to explain whether satisfying goods will always be synonymous with goods that provide benefits or blessings to its users. In addition, one's limit in consuming is only the ability of the budget, without considering the rules and principles of *Shari'a*.

Some differences in the advantages of the *maslahah* concept compared to utility. *Maslahah* is more objective, because it starts from fulfilling needs. Because need is determined based on normative rational considerations, there will be an objective criterion about whether an economic object has problems or not. Whereas in utility people base on subjective criteria, because it can differ from one person to another.

As an illustration, whether alcohol has utility or not is determined differently based on different criteria. Maybe for alcoholics, the utility they have is very high because it can help get rid of the problems they are experiencing, but for others, drinking alcohol can only cause harm. Likewise, whether a Mercedes car is a utility is determined based on different criteria. The car provides comfort so that it is a utility or for show, pride and prestige for someone or because they like the design, this is also utility. So, there are many criteria that become the basis for someone to determine whether something has utility or not. This is not contained in the concept of *maslahah*, the criteria are clear/certain for everyone and decisions are determined on the basis of these criteria.

*Maslahah* for each individual is always consistent with social *maslahah*, different utility for someone often conflicts with social interests. This happens because the basis for determining it is more objective, so it is easier to compare, analyze and adjust between one person and another, between individuals and socially. This consistency will reduce social conflicts thereby facilitating the preparation of economic policies.

If *maslahah* is the goal of all economic actors (producers, consumers, distributors) then the direction of economic development will lead to the same point. This will accelerate and improve the quality of achieving development goals, namely the welfare of life. This is different from utility, where consumers measure it from fulfilling their wants while producers and distributors from the level of profit they can get, so different goals and directions are to be achieved.

*Maslahah* is a concept that is more measurable (accountable) and can be compared (comparable) so that it is easier to set priorities and phases in fulfilling them. This will facilitate the planning of budget allocations and overall economic development. Conversely, it is not easy to measure the level of utility and compare it between one person and another even though they are consuming the same economic object. For example, a person A can maintain his life by eating an apple while B eats it to improve his health. In this case the *maslahah* for A is higher than for B.

## **6. Conclusion**

From the literature review regarding the title of this article it can be concluded that the purpose of consumption in Islam is to maximize *maslahah* (reaching maximum *maslahah*), not satisfaction. *Maslahah* is the good that a person feels with another party. Meanwhile, the purpose of consumption in conventional economics is utility (reaching maximum utility) which is the satisfaction felt by someone who can be contradictory to the interests of others. The conventional economic paradigm of consumer behavior is based on the basic principles of utilitarianism and rationality alone. This principle requires estimates and knowledge of the consequences of what is done. This principle encourages consumers to maximize use value with minimum effort by forgetting human values. As a result created individualism and self-interest. Then the general balance can not be achieved and there was destruction on earth. Meanwhile, Islamic consumer behavior is based on enhanced rationality and integrates beliefs and truths that go beyond very limited human rationality based on the Qur'an and Sunnah. Islam provides the concept of satisfying needs accompanied by moral strength, the absence of inner pressure and the existence of harmonious relations between people.

## **References**

- Furqon, I. K. (2018). Teori Konsumsi Dalam Islam. *Adzkiya: Jurnal Hukum Dan Ekonomi Syariah*, 6(1), 1–18. <https://doi.org/10.32332/adzkiya.v6i1.1169>
- Hakim, L. (2012). *Prinsip Prinsip Ekonomi Islam*. Erlangga.
- Karim, A. A. (2021). *Ekonomi Mikro Islami*. Rajawali Pers.
- Liling, A. (2019). Konsep Utility Dalam Prilaku Konsumsi Muslim. *BALANCA: Jurnal Ekonomi Dan Bisnis Islam*, 1(1), 71–91. <https://doi.org/10.35905/balanca.v1i1.1040>
- Lutfi, M. (2019). Konsumsi Dalam Perspektif Ilmu Ekonomi Islam. *SYAR'IE*, 1, 95–109.
- Manilet, A. (2015). Kedudukan *Maslahah* Dan Utility Dalam Konsumsi (*Maslahah Versus Utility*) Aisa Manilet. *E-Journal Institut Agama Islam Negeri Ambon, Vol. XI No*, 97–108.
- Muslim, A. (2011). Peranan Konsumsi Dalam Perekonomian Indonesia Dan Kaitannya Dengan Ekonomi Islam. *Jurnal Al-Azhar Indonesia Seri Pranata Sosial*, 1, 70–82.
- Nasution, M. E. (2006). *Pengenalan Eksklusif Ekonomi Islam*. Kencana Prenada Media Group.
- Setiadi, N. J. (2010). *Perilaku Konsumen, Perspektif Kontemporer pada Motif, Tujuan dan Keinginan Konsumsi*. Kencana Prenada Media Group.
- Wida Ramdania, Novita Irawati, N. (2020). Konsep Konsumsi Dan Kesejahteraan Dalam Perspektif Ekonomi Islam. *Iqtisadiya: Jurnal Ilmu Ekonomi Islam, Vol. VII N*, 94–102.
- Zakiah, S. (2022). Teori Konsumsi Dalam Perspektif Ekonomi Islam. *El-Ecosy: Jurnal Ekonomi Dan Keuangan Islam*, 02(02), 180–194.



*Proceedings of the 2<sup>nd</sup> Adpebi International Conference on Management, Education, Social  
Science, Economics and Technology (AICMEST ), Bandung, 15 December 2022*

ISBN 9798 88722 1274

ISSN 2829 8438

# paper kolaborasi dengan mhs 2

---

## ORIGINALITY REPORT

---

6%

SIMILARITY INDEX

6%

INTERNET SOURCES

1%

PUBLICATIONS

2%

STUDENT PAPERS

---

## MATCH ALL SOURCES (ONLY SELECTED SOURCE PRINTED)

---

2%

★ [jseh.unram.ac.id](http://jseh.unram.ac.id)

Internet Source

---

Exclude quotes Off

Exclude matches Off

Exclude bibliography Off