

BALANCE OF CONSUMPTION WITH ALMS IN ISLAMIC ECONOMIC LAW ETHICS

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Abstract

In Islam, consumption is interpreted as fulfilling spiritual and physical needs that aim to maximize the function of humanity as a servant of Allah s.w.t. in obtaining happiness and prosperity in this world and the hereafter (falab). Islam also advocates the distribution of prosperity and economic opinion in society. One of the Islamic solutions to distribute economic prosperity and people's income is alms. This paper discusses the balance between consumption and alms in the view of sharia economic law ethics. This article aims to determine the balance between consumption and alms in the ethics of sharia economic law. This article is qualitative research with library research. The data in this study were obtained from library materials such as books, journals, etc. The data writing technique used is a data analysis technique known by Miles et al., namely data condensation, data presentation, and drawing conclusions. The results of the study show that in creating a balance between alms and consumption in the ethics of sharia economic law, humans must be able to distinguish between needs and desires, humans must also prioritize self, family, and social benefits, humans are prohibited from justifying what is stipulated as haram and forbidding anything lawful.

Keywords: *Alms, Consumption, Sharia Economic Law Ethics*

Abstrak

Dalam Islam, konsumsi dimaknai sebagai memenuhi kebutuhan rohani dan jasmani yang bertujuan untuk memaksimalkan fungsi kemanusiaan sebagai hamba Allah s.w.t. dalam mendapatkan kebahagiaan dan kesejahteraan di dunia dan akhirat (falab). Islam juga menganjurkan pemerataan kemakmuran dan pendapat ekonomi dalam suatu masyarakat. Di antara solusi Islam dalam upaya pemerataan kemakmuran

ekonomi dan pendapatan masyarakat adalah dengan sedekah. Makalah ini membahas keseimbangan antara konsumsi dengan sedekah dalam pandangan etika hukum ekonomi syariah. Artikel ini bertujuan untuk mengetahui keseimbangan konsumsi dengan sedekah dalam etika hukum ekonomi syariah. Artikel ini merupakan penelitian kualitatif yang bersifat pustaka (*library research*). Data dalam penelitian ini diperoleh dari bahan-bahan pustaka seperti buku, jurnal, dan lain sebagainya. Teknik penulisan data yang digunakan adalah teknis analisis data yang dikenal oleh Miles dkk. yaitu kondensasi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan Dalam menciptakan keseimbangan antara sedekah dengan konsumsi dalam etika hukum ekonomi syariah manusia harus mampu membedakan mana yang menjadi kebutuhan dan keinginan, manusia juga harus mengedepankan kemaslahatan diri, keluarga dan sosial, manusia dilarang untuk menghalalkan apa yang ditetapkan haram dan mengharamkan apa-apa yang sudah halal.

Kata Kunci: *Konsumsi, Sedekah, Etika Hukum Ekonomi Syariah*

1. INTRODUCTION

In general, fulfilling needs will impact or benefit physically, spiritually, intellectually, or materially. At the same time, the fulfillment of desires will increase satisfaction or psychological benefits and other benefits. If a need is desired by a person, then the fulfillment of that need will give birth to both *maslahah* and satisfaction, but if the fulfillment of the need is not based on desire, it will only provide benefits. There are several consumption mechanisms in Islam. A good mode of consumption, according to the Prophet p.b.u.h., is one-third for alms, one-third for personal consumption, and another third for investment (Hamid, 2018, p. 20).

The discussion of meeting needs in Islam cannot be separated from the study of consumer behavior within the framework of *maqashid sharia*. As a form of getting closer to Allah s.w.t. is through consumption. Consumers trapped in the circle of consumerism will not be able to separate between wants and needs. Coupled with the wide choice of goods and services, many consumers prioritize lifestyle demands, prioritizing desires over considerations of benefit (Ermawati, 2021, p. 104).

Consumption in Islam is to fulfill both physical and spiritual needs to maximize the function of humanity as a servant of Allah s.w.t. to gain prosperity and happiness in this world and the hereafter (*falah*). Consumption in Islam is not fulfilling desires but fulfilling needs, which in *maqashid sharia* are categorized into three levels, namely *dharuriyah* (primary), *hajiyyah* (secondary), and *tahsiniyah* (tertiary). Consumer behavior, especially a Muslim, must be based on Islamic teachings, which are the ethics of consumption. Among the Islamic principles in consumption are the principles of halal and good. The principle of halal means that a Muslim is ordered to consume halal food (permissible *syara'*) and stay away from consuming haram (prohibited by *syara'*). In contrast, the good principle is a continuation of the halal principle. The food consumed is *halal* but must be good and clean, which in the language of the Koran is called *halalan thayyiban* (Ridwan & Andriyanto, 2019, p. 274).

Therefore, *falah* (benefits and blessings) can be realized if the needs of human life are met in a balanced way. The fulfillment of community needs will have an impact called *maslahah*. *Maslahah* is all forms of circumstances, both material and non-material, which can increase the position of humans as the noblest creatures. To achieve *falah*, humans face many problems. This problem is very complex and is often related to one factor with another.

Various problems, among others, limitations, shortcomings, weaknesses, and scarcity.

Scarcity is the lack of available resources compared to human needs and desires in achieving *falah* (Muslim, 2011, p. 71), which means that choosing the goods or services consumed must be based on the benefits of the world and the hereafter. Paying attention to the world and the hereafter boils down to the Islamic faith, which is sourced from the Qur'an and Hadith (Mansur, 2018, p. 419).

In addition to achieving *falah* for oneself, Islam also encourages income distribution and economic prosperity in society. One of the Islamic solutions to equalize income and economic prosperity of the community is to give alms. One of the most basic economic problems is not because of the scarcity of natural resources but because of the greed of humanity itself. He wants to get as much sustenance as possible for his own sake regardless of whether it is lawful or unlawful from how to get it. The assumption that sustenance is solely material, property, and material is nothing but the views of unbelievers who live in ignorance, disbelief, and savagery (Putra, 2019, pp. 186–187). Therefore, there should be a balance between consumption to achieve *falah* (in the sense of benefit) and alms to get blessings.

Based on the description above, this paper discusses the balance between consumption and alms in the view of sharia economic law ethics. This is important to study considering that to achieve benefit or *falah* in living life, and humans must also balance it by giving to others so that the benefits of the sustenance given by God are evenly distributed to all those in need. This article aims to determine the balance between consumption and alms in the ethics of sharia economic law.

2. METODE PENELITIAN

This article is qualitative research with a library nature (library research). The data in this study were obtained from library materials such as books, journals, and so on related to the problems studied, namely consumption, alms, and sharia economic law ethics. The data collection technique used is to collect as much data as possible about the problems studied through the internet and library websites. After the materials are collected, they are read and studied in depth. The data obtained are presented in a descriptive-narrative way. The data writing technique used is a data analysis technique known by Miles et al., namely data condensation, data presentation, and conclusion drawing (Miles, Huberman, & Saldaña, 2014).

3. RESULT AND DISCUSSION

An overview of alms in Islam

Alms are assets or non-assets issued by a person or business entity outside of zakat for the public benefit. The word alms comes from the word *al-shidq*, which means right or truth. The word alms shows the truth and justification of one's faith, both from an outward point of view (confession of faith) and an *batiniah* expression (a form of sacrifice) through material possessions (Suma, 2015, p. 257).

In another reference, *shadaqah* or alms comes from the word *sadaqa*, which means right. A person who likes to give alms is a person who has a true confession of faith. The law of alms is Sunnah (Wiradifa & Saharuddin, 2018, p. 4). Meanwhile, according to *sharia* terminology (terms), the notion of alms is the same as the notion of *infaq*, including the law and its provisions. It is just that, if *infaq* is related to material things, alms has a broad meaning concerning non-material things (Putra, 2019, p. 192).

Alms is generally interpreted as giving something to the poor or people entitled to receive it, people in need. The benefits of alms in this context can be viewed from a spiritual dimension and can be a social dimension, some even from the dimensions of health, physical health, and psychological health (Purnama & Hidayati, 2020, p. 532). Islam encourages its followers to give

alms in various forms. The Qur'an in several verses states about the magnitude of the reward of alms (Herman, 2019, p. 181), as the word of God in the letter al-Baqarah verse 261:

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَتَتْ سَنَابِلَ فِي كُلِّ سُنبُلَةٍ مِائَةٌ حَبَّةٌ وَاللَّهُ يُضَعِفُ
لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ ﴿٢٦١﴾

The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And Allah multiplies [His reward] for whom He wills. And Allah is all-Encompassing and Knowing.

If gifts are given to people who are not entitled or people do not need, as Maharaja Bikrama Bispa quoted Purnama and Hidayati, giving various gifts to officials and rich people, it is not called alms, but gifts. The function of this gift is almost the same as the benefits of alms in the social dimension, namely strengthening affection (Purnama & Hidayati, 2020, p. 533).

Islam highly venerates the generous person and condemns the stingy attitude. Generous behavior is a noble behavior that is strongly encouraged by Islam. There are many arguments from the Qur'an and Hadith that motivate people to cultivate generosity in life. Generosity can also stimulate economic activity because people who have purchasing power will supply people who do not have purchasing power, thus the economy will move in a positive direction (Habibullah, 2018, p. 101).

Consumption in Islamic economic law ethics

The definition of consumption comes from two different languages, namely Dutch and English. In Dutch terms, consumption comes from the word *consumptie*, which are all activities used to take. Meanwhile, in English, consumption comes from the word consumption, which means using, using, utilizing, and or spending. As is known, the scope of this consumption is very broad and is not limited to only one particular object or service (Salwa, 2019, pp. 63–64).

Consumption is an activity to use a good and far from something that is forbidden and motivates someone to carry out activities following the principle of consumption itself, which can be useful. Consumption is also a way of using wealth properly and appropriately. Consumption by a Muslim should reflect his relationship with Allah as a differentiator between conventional and Islamic consumption concepts (Supriadi & Ahmad, 2020, p. 84).

The focus of the discussion of Islamic economics is essentially on the attitude of humans to wealth. This includes all human behavior in seeking wealth (production), storing wealth (managing wealth), and spending wealth (consumption). According to Sakti, as quoted by Kurniati, there are four main principles in the Islamic economic system as hinted at in the Qur'an, namely: abstaining from wasteful and luxurious living, implementing zakat, eliminating/banning usury (prohibition of usury), and carrying out halal businesses (acceptable conduct) (Kurniati, 2016, p. 48).

Wealth is a gift from God. God gave everything to humans in the form of clothes, drinks, food, housing, vehicles, communication tools, household appliances, and so on. Humans need to note that Allah warns not to be extravagant and excessive (Hamid, 2018, p. 20). According to Mannan, consumption by someone who uses Islamic rules must fulfill five principles, namely the principle of justice, the principle of cleanliness, the principle of simplicity, the principle of generosity, and the principle of morality. Meanwhile, Yusuf Qaradhawi explained three principles in consumption: spending wealth in goodness and staying away from miserliness, not doing waste, and simplicity (Kurniati, 2016, p. 49).

In essence, the highest economic value in Islam is *falah*, or the happiness of the people in this world and in the hereafter, which includes material, spiritual, individual, and social. *Falah* is the benefit obtained in meeting the needs plus blessings. Therefore, Islamic economics's goal is to achieve *falah* by or every individual in a society. This means that in a society, no one should live in a state of poverty.

They maintain a balance of consumption by moving between the lower and upper threshold of the permissible consumption movement in Islamic economics (*mustawa al-kefayah*) (Jenita & Rustam, 2017, p. 83). The main purpose of consumption of a Muslim is as a means of helping to worship Allah. Indeed, consuming something to increase spirit in obedience to God's service will make that consumption worth worship by which humans get rewarded. From a conventional economic perspective, consumption is considered the biggest goal in life and all forms of economic activity. Even the measure of a person's happiness is measured by the level of his ability to consume. The concept of "consumer is king" is the direction that economic activity, especially production to meet consumer needs, follows the relativity of consumer desires (Supatminingsih, 2018, p. 309).

The purpose of consumption in Islam is satisfaction in this world and the welfare of the hereafter. Fulfilling needs and not fulfilling satisfactions/wants is the goal of Islamic economic activity. In comparing the concept of satisfaction with the fulfillment of needs, it is necessary to compare the levels of the goals of *syara'* law, namely *dharuriyah* (a goal that must exist and is fundamental to the creation of welfare in the world and the hereafter), *hajiyyah* (aims at facilitating life), and *tahsiniyah* (desire for a beautiful and comfortable life) (Septiana, 2015, p. 8).

Conventional economics does not seem to distinguish between needs and wants. Because both give the same effect if not fulfilled, namely scarcity. In this regard, Imam al-Ghazali seems to have distinguished clearly between wants (*raghbah* and *syahwat*) and needs (*hajat*), which seems rather trivial but has enormous consequences in economics. The separation between wants and needs will be very visible in Islamic economics from conventional economics (Habibullah, 2018, p. 99). To facilitate understanding in understanding wants and needs, it can be seen in table 1.

Table 1. Characteristics of Wants and Needs

Characteristics	Wants	Needs
Source	Human desire (lust)	Human nature
Hasil	Satisfaction	Benefits and blessings
Result	Preference or taste	Function
Nature	Subjective	Objective
Islamic guidance	Restricted/controlled	Fulfilled

Source: Hamid tahun 2014 (Hamid, 2018, p. 21).

The table above shows that the needs and wants of something have no limits, but for humans who know the concept of consumption in an Islamic way, all can control consumption. Thus, the concept of need is not necessarily determined by desire and material satisfaction alone but by the concept of *maslahah* by not encouraging humans to follow their desires but instead encouraging humans to fulfill their needs first. In Islam, the concept of need forms the consumption pattern of a Muslim because a consumption pattern that is only based on needs alone will avoid the effects of unnecessary consumption patterns (Rosyida & Nadhira, 2019, p. 19). According to Imam al-Ghazali, the welfare (*maslahah*) of a society depends on the pursuit and maintenance of five basic goals: 1) Religion (*al-din*); 2) Life or soul (*nafs*); 3) Family or lineage (*nasl*); 4) Property or wealth (*maal*); and 5. Intellect or reason (*aqal*) (Luthfi, 2019, p. 68).

After getting to know the concept of *maslahah*, a Muslim consumer tends to choose goods and services that provide maximum *maslahah*. This goal follows the Islamic concept, which directs that every economic actor always wants to increase his benefits. The content of *maslahah* consists of benefits and blessings (*falah*). Likewise, in consumer behavior, a consumer will consider the benefits and blessings resulting from his consumption activities. Consumers feel the benefits of a consumption activity when they have fulfilled their physical or material needs. On the other hand, blessings will be obtained when he consumes goods or services permitted by Islamic law (Liling, 2019, p. 87) Balance Consumption with Alms. Islam forbids its followers to consume excessively, but Islam teaches how to behave in proportionate consumption. Excessive consumption behavior harms oneself and others because spending on income exceeds the ability limit (Maharani & Hidayat, 2020, p. 409). Human beings should help each other, so that it does not happen like the rich people dominate in getting an education, work and investing, while the poor sometimes do not get a proper education or their education level is still low, causing job gains to be still low, making their income levels even lower, become small, so the economy is not balanced (Wahyuni, 2013, p. 74).

Consumption and satisfaction of needs are blameless as long as they do not consume illicit goods. In terms of consumption, Islam forbids the love of luxury and excess but maintains a fair balance. Wealth in Islam is a trust from Allah that must be spent properly, not extravagantly, and not wasted. According to Mannan, as quoted by Septiana, he explained that Islam also commands that wealth be spent for good and useful purposes. The assets owned are not solely for consumption but also social activities such as zakat, *infaq*, and alms. Sharing with others is one of the beauties of Islam (Septiana, 2015, p. 8).

In the economic system, consumption has an important role in encouraging production and distribution. Consumption includes needs, pleasures, and luxuries. Pleasure is permissible as long as it is not excessive, does not exceed the limits required by the body, and does not exceed the limits of permissible food as explained in the Qur'an surah al-A'raf verse 31:

﴿يٰۤاَيُّهَاۤ اٰدَمَ خُذُوۤا زِيۡنَتَكُمْ عِنۡدَ كُلِّ مَسۡجِدٍ وَكُلُوۡا وَاشۡرَبُوۡا وَلَا تُسۡرِفُوۡا اِنَّهٗ لَا يُحِبُّ الْمُسۡرِفِيۡنَ ۝ۙ﴾

O children of Adam, take your adornment at every masjid, and eat and drink, but be not excessive. Indeed, He likes not those who commit excess.

Consumption for Muslims is a positive indication in daily life to carry out worship activities and obey the commands of Allah s.w.t. A Muslim will not harm himself in this world and the hereafter because he is excessive in fulfilling his needs, doing busy things in the world, so that he neglects the commands of Allah s.w.t. (Maharani & Hidayat, 2020, p. 410).

If we look at the theory of rational consumer behavior in the conventional economic paradigm, it is based on the basic principles of utilitarianism and initiated by Bentham, who said that in general, no one could know what is good for his own sake except the person himself. Thus the restriction of individual freedom, either by other individuals or by the authorities, is a crime, and there must be a strong reason to do so. By his followers, John Stuart Mill, in the book *On Liberty*, published in 1859, this understanding was sharpened by expressing the concept of *Freedom of Action* as a statement of basic human freedoms. According to Mill, interference of the state in any society should be kept to a minimum, and interference that hinders human progress is interference with basic human freedoms and must therefore be stopped (Supatminingsih, 2018, pp. 307–308). In improving social welfare, Imam Ghazali groups and identifies all problems, both in *masalih* (utilities, benefits) and *mafasid* (disability, damage), in

improving social welfare. Furthermore, he identified social functions within the framework of a hierarchy of individual and social needs (Luthfi, 2019, p. 68).

The higher the level of income, the higher the level of consumption, which means that satisfaction in consumption behavior will be achieved. However, it is possible to always maintain marginal satisfaction or extra satisfaction, both in the sense of more and less. In addition, to achieve total or maximum satisfaction, it must be supported by actions that spend on various commodities or consumer goods and services in a balanced way. The consumption behavior of a person or a household, according to Salvatore as quoted by Bahri, is always based or oriented to the principle or value of satisfaction. In addition, accuracy and accuracy in spending income in purchasing consumer goods and services to achieve satisfaction is necessary, although satisfaction itself does not have a definite measurement standard. Satisfaction certainly does not have a point in common between one individual and another or a household with another household. Utilities are very subjective, that is, it depends on each individual or household that lives it. However, what is conventionally clear, that one of the main characteristics of the consumption behavior of a person or a household is satisfaction, both in the maximum sense and in the minimum sense (Bahri S., 2014, p. 355).

Extreme attitudes in buying a product continuously without being based on certain considerations and only carried out to follow desires will form a consumptive behavior. Consumptive behavior is the behavior of consuming expensive goods and services whose intensity continues to increase in order to obtain something newer, better, beyond their actual needs with the aim of gaining recognition for their status (Supriadi & Ahmad, 2020, p. 83). The rules and rules of consumption in the Islamic economic system regulate the balance in various aspects. Consumption carried out by a Muslim must not sacrifice the benefit of individuals and society (Hamid, 2018, p. 24). In the perspective of Islamic economics, there is a balance in life, in contrast to conventional economics. It is explained in the Qur'an that balancing in Islamic economics is one of them by issuing alms. This is a chain of Muslims in order to establish Muslim solidarity in contributing to helping each other (Maharani & Hidayat, 2020, p. 412).

4. CONCLUSION

In creating a balance between alms and consumption in the ethics of sharia economic law, humans must be able to distinguish between needs and desires, and humans must also prioritize the benefit of self, family, and social, humans are prohibited from justifying what is stipulated as haram and forbidding what is lawful. Therefore, consumers (Muslims) should choose goods and services that provide maximum benefits. This follows the Islamic concept, which teaches that every economic actor always increases the *maslahah* he gets. In *maslahah* there are benefits and blessings (*falah*). Blessings can be obtained by giving to others, which is like alms. Similarly, in terms of consumer behavior, consumers will consider the benefits and blessings resulting from their economic activities. Consumers feel the benefits of a consumption activity when they have fulfilled their physical or material needs. On the other hand, the blessing will be obtained when he consumes goods or services permitted by Islamic law.

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