

THE CONCEPT OF *MASHLAHAH* IN CONSUMER BEHAVIOR OF THE MOSLEM (AN ANALYSIS OF ISLAMIC ECONOMIC PERSPECTIVE)

Abstract

This article discusses how the form of *mashlahah* concept on Moslem consumers, as well as how the form of Moslem consumer behavior that contains *mashlahah*. The research method used is library research (Library Research), with data analysis method using inductive and deductive method. The result of research: *Mashlahah* is the ultimate goal of *syara'* law. All goods and services that support the achievement and maintenance of the five elements of the soul (al-nafs), property (al mall), beliefs (al-din), intellectual (al-aql), and family or descendants (al-nasl) on each individual, that is called *mashlahah*. To achieve *mashlahah* in consuming goods and services, a Moslem is required to pay attention to Sharia compliance in his consumption behavior such as matters, spiritual body balance, away from being *israf* and *tabzir* and prioritize *dharury* things. A believer who spends his wealth for alms will not experience the boredom of doing alms worship that is constant and does not decrease as in the case of utility. *Mashlahah* (Satisfaction) is not based on the amount of goods consumed but it is based on good or bad something to someone and environment. *Mashlahah* in consumption does not only take into account the amount of goods obtained from the budget owned, but also take into account the scale of priority and the *mashlahah* side of the various goods to be purchased.

Keywords: *Mashlahah* Concept, Moslem Consumption Behavior, Consumption Ethics

Introduction

In Islam, consumption can not be separated from the role of faith. The role of faith becomes an important benchmark because faith provides a perspective that tends to influence human behavior and personality. According to Ahmed (1950), faith greatly influences the quantity and quality of consumption both in the form of material and spiritual satisfaction, which then shapes the tendency of a Moslem's consumption behavior.

Consumption has a huge urgency in every economy. It means that there is no life for human without having consumption. Therefore, economic activity leads to the fulfillment of the demands of consumption for human beings. The reason is that to ignore consumption is to ignore life and to ignore human enforcement of their duty in life.

In economic theory, one's satisfaction in consuming a good is called utility or use value. If the satisfaction of an object is higher, the value of the object will be higher. Conversely, if the satisfaction of an object is lower, the value of the the object will be lower. Satisfaction in conventional terminology is interpreted by the fulfillment of physical needs. In Islamic economics, satisfaction is known as *mashlahah*, which has a definition of fulfilled needs both physically and spiritually. This exists because Islam is very concerned with the balance of physical and nonphysical needs based on sharia value (Rozalinda, 2014: 97).

This article will further explain about how the concept of *mashlahah* on consumer behavior and how consumption behavior that contains *mashlahah*. The discussion of this article begins with an introduction that consists the background of writing as well as the formulation of research problems, the library study, explaining the theoretical definition of *mashlahah* and Moslem consumer behavior, an explanation of the methodology used in answering the problem formulation of this article. Further explanantion is the result of research and discussion, and the conclusion of the suggestion at last.

Literature Review

Understanding *Mashlahah* Concepts

The meaning of *mashlahah* according to the scholars, **Imam Al-Ghazali** “Basically, Al-*mashlahah* is a picture of benefiting or avoiding badness. Al-*mashlahah* is intended to maintain the goals of the *syara*” (Al-Ghazali, 1971, 286-287). **Imam Al-Khwarizmi** (the inventor of Algebra) says "Maintaining the purpose of the *shara'* by avoiding *mafsadah* of the human" (Zuhaili, 1986: 75) Said Ramadan al-Buthi states "The benefits intended by the wise of God for the need of his people, it can be in form of religion maintenance, soul, mind, descendants,

and their property, in accordance with the particular order contained in the category of maintenance (al-Buthi, 1992).”

According to Jalal al-Din al-Rahman the definition of *Mashlah* is "الباعثة على نفع الانسان" *al-ba'itha 'ala nafa' al-insan* means that all things that are beneficial to human. While the meaning of its terminology is: "*Al-Mashlah* is everything that is beneficial to human, which can be achieved by human by obtaining it or by avoiding it. Just as to avoid enslavement that is certainly endangering human". (Fauzia, 2014: 47). Amir Syarifuddin, in his book, states that etymology *Maslahah* means something good, tasted delicious, because it gives pleasure and satisfaction and is accepted by a healthy mind. Amir Syarifuddin added that the purpose of Allah SWT set the law is to give goodness to mankind in his life in the world and in preparation to face the hereafter. (Syarifuddin, 2008: 232).

Mashlahah can also be interpreted as any form of state, both material and non material, which can improve the position of human beings as the most noble beings (P3EI UII, 2008: 5). *Mashlahah* are all forms of goodness both world and the hereafter dimension, material and spiritual as well as individual and collective and must fulfill three elements that are compliance of shariah (*halal*), useful and bring goodness (*thoyib*) in all aspects as a whole that does not cause harm. (Sholihin, 2010: 498).

In terms of goals to be achieved, *mashlahah* is divided into two groups, namely: 1. Bringing benefits to humankind, both useful for the world and the hereafter, 2. Avoiding harm in human life, both in the world and the hereafter (Syarifuddin, 2008: 233).

In addition, Ahmad Ifham Sholihin, in his book, also mentions several divisions of *mashlahah* namely: 1. *Mashlahah Dharuriyyah* that is obtained by humans in the form of maintaining the survival of his life. If that *maslahah* can not be obtained, human life will be destroyed. Such negligence will not be fulfilled unless the Islamic law is applied. 2. *Mashlahah Hajiyyah*, the *mashlahah* obtained by human in conditions relating to the lightness (*rukhsah*) given by Allah. 3. *Mashlahah Tahsiniyyah*, which is obtained by human when implementing laws related to nature, morals and behaviors. (Sholihin, 2010: 496)

Mashlahah generally consists of two kinds: 1. *Maslahah* is subjective, it means that each individual becomes a judge for him/herself in determining whether an act is a *mashlahah* or not. This *mashlahah* criterion is defined by sharia and is binding on all individuals. 2. *Mashlahah* personally will be consistent with *mashlahah* of the people generally. (Fauzia, 2014: 164).

Considering the existence of *ushul* scholars, they also divide *mashlahah* into three kinds, namely: 1) *Mashlahah Mu'tabarah*: *Mashlahah mu'tabarah* is that contained in the texts and

explicitly explain and acknowledge the truth. In other words, it is recognized by *syar'i* and there is a clear argumentation, as mentioned by Muhammad al - Said Ali Abd. Rabuh. Those who enter in this *mashlahah* are all described and mentioned by the proposition, such as maintaining religion, soul, heredity and property, which is then called *maqashid asy-syari'ah*.

2) *Mashlahah Mulgah*: this *mashlahah* is contrary to the provisions of the proposition. 3) *Mashlahah Mursalah*: that is *mashlahah* that explicitly does not have any single proposition that admits it or rejects it.

The Understanding About the Consumer Behavior and Consumption Ethics

Regarding to the consumptive behavior, it needs to be analyzed through an understanding of consumer behavior. Basically, consumer behavior in consuming goods and services is influenced by three factors: 1) environmental influences, 2) individual differences and influences, and 3) psychological processes. In decision making, consumers are also influenced by: 1) culture, 2) social class, 3) personal influence, 4) family, and 5) situation; situation capability of changing consumer behavior (Engel, 1995).

In general, consumption behavior in Islam; satisfaction and consumer behavior is influenced by: a) the utility value of goods and services consumed, b) the ability of consumers to obtain goods and services; the purchasing power of consumer income and the availability of goods in the market, and c) The consumer's tendency in determining consumption choices concerning past experiences, cultures, tastes, values such as religion and customs. A Moslem in the use of his income has two sides, first to meet the needs of someone and his family and partly to spend on the way of Allah SWT (Choudhury, 1986). In Islam, consumption can not be separated from the role of faith.

Rationalization of consumption is not enough interpreted by law or theory itself, but also must rely on the fundamental rules contained in the teachings of Islam. Below are some of the characteristics of consumption in the economic perspective in Islam:

1) Consumption is not unlimited activity, but also limited by the nature of halal and prohibited that has been ruled by *syara'*. As the word of Allah SWT.

"O ye who believe! There is not forbidden the good things that God has made lawful for you, and do not go beyond limits: Allah does not loves those who transgress."

2) The rational consumer (*mustahlik al-aqlani*) always spends income on various kinds of goods in accordance with his physical and spiritual needs. This way can lead to a balance of life that does require a balance of work of all the potential that exists, considering that there is another aspect beside the economy that also needs to grow.

- 3) Maintain a balance of consumption by moving between the lower threshold and the upper threshold of the permissible consumption space in the Islamic economy (*mustawa al-kifayah*). *Mustawa kifayah* is the size, limit and space available for Moslem consumers to run the consumption activities. Under *mustawa kifayah*, a person will fall on the ignominy, stinginess, starvation to death. While above *mustawa al-kifayah* someone will fall into excessive level (*mustawa israf, tabdzir*). These two levels are forbidden in Islam, as is the verse of the Qur'an,

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا

"And those who spend their wealth, they are not exaggerated, and not stingy, and let it be around you".

(وَلَا تَجْعَلْ يَدَكَ مَغْلُولَةً إِلَىٰ عُنُقِكَ وَلَا تَبْسُطْهَا كُلَّ الْبَسْطِ فَتَقْعُدَ مَلُومًا مَّحْسُورًا (الإسراء: 29)

"And do not make your hands chained to your neck (miserly) and do not give it too much (too generous), so it makes you despicable and sorry".

- 4) Consider the priority of consumption between *dharuriyat*, *hajiyyat* and *takmiliyyat*. "*Dharuriyat* is a commodity capable of meeting the most basic needs of Moslem consumers, that is, maintaining the continuity of religion (*hifdz ad-din*), soul (*hifdz an-nafs*), heredity (*hifdz an-nasl*), property rights and wealth (*hifdz al-*), and mind (*hifdz al-aql*), whereas *hajiyyat* is a commodity that can eliminate difficulties and also relatively different from one person to another, such as the extent of residence, the good of the vehicle, etc. While *takmiliyyat* is a complementary commodity which in its use should not exceeds the above two consumption priorities.

Research methods

The research method used by writer in this paper is as follows: This research is entirely a library research; this is research studies by tracing and reviewing the literatures and researches that focused on library materials. (Surahkmad, 1995: 251) In this case the object that the writer obtained was referring to the books and articles related to the discussion of *Mashlahah* and consumption in Islamic economics. (Hadi, 1990: 1). As in the literature

research, in analyzing the data preparation, the writer used descriptive analytical method, in which the collected data were formulated, described, and analyzed. The method of collecting primary data sources used was to review and study the various literatures that have relevance to this research in particular related to *Mashlahah* in consumption.

The method used in analyzing the data is the inductive method, which is the method of thinking that departs from special facts, concrete events, then from the facts or special events that generalizations are drawn with general characteristics (Hadi 1990).

Results and Discussion

The Concept of *Mashlahah* in Moslem Consumption

Imam Shatibi uses the term '*mashlahah*', in consumption with a broader meaning than utility or satisfaction in conventional economic terminology. *Mashlahah* is the ultimate goal of *syara'* law. According to Imam Shatibi, *mashlahah* is the nature or ability of goods and services that support the basic elements and goals of human life on the earth (Khan and Ghifari, 1992). There are five basic elements according to him, namely: life or soul (*al-nafs*), property (*al mal*), belief (*al-din*), intellectual (*al-aql*), and family or descendants (*al-nasl*). All goods and services that support the achievement and maintenance of the five elements mentioned above on each individual, that is called *mashlahah*.

The *mashlahah* natures in consumption are as the following:

1. *Mashlahah* is subjective in the meaning that each individual becomes a judge for him/herself in determining whether an action is a *mashlahah* or not. However, unlike the concept of utility, the criteria of *mashlahah* have been established by sharia and are binding on all individuals. For example, if one considers the interest of the bank to give *mashlahah* for himself and his business, but the shariah has set that the bank interest is forbidden, then the individual judgment will fall.
2. *Mashlahah* for someone will be consistent with *mashlahah* of the people. This concept is very different from the concept of Pareto Optimum, the optimal state in which a person can not increase the level of satisfaction or welfare without causing a decrease in the satisfaction or welfare of others.
3. *Mashlahah* is a major consideration in evaluating the value of benefits and losses from economic and business activities. The command to judge the merits and losses, then consider which one is greater, the benefit or loss, Allah has stated explicitly in Surah 2: 219. And the verse affirms that everything that is inconsistent with the rules of God.

4. In determining and measuring *mashlahah* for consumers, Islam does not mention a certain standard of living with minimum or maximum limit for its adherents. Setting the standard of living as a whole depends on individual wisdom and conscience. What the basic principle of the Islamic economic system is that every Moslem must get at least his basic needs. Thus, in a society in which poverty is spread, misery and deprivation, no one is allowed to enjoy a comfortable life even if he is rich, so that or unless all others are fulfilled their basic needs. By enjoying the prosperity in society generally, then people who can afford to enjoy their comfort. Basically Islam does not allow a lavish life for every Moslem, even though he is rich. The simplicity of life is a general Islamic principle that should not be lost from memory in choosing a lifestyle (Chaudhry, 1991: 157).

The concept of *Mashlahah* In Islamic Economics consists several propositions as follows: 1. The concept of *mashlahah* form the perception of human needs 2. The concept of *mashlahah* is forming perceptions about rejection of losses 3. *Mashlahah* concept manifests individual perceptions about the efforts of his/her movement charity accepted 4. Perception of rejection of losses is limiting perception only to the needs 5. Acceptance efforts to encourage the formation of perceptions of Islamic needs 6. Perceptions of a consumer in meeting their needs determine consumer decisions. (Muflih, 2006: 96).

***Mashlahah* in Moslem Consumption Behavior**

In conventional economics, there is a law regarding the reduction of marginal utility (law of diminishing marginal utility). This law says that if someone consumes an item with a repeated frequency, then the additional value of satisfaction from the next consumption will decrease. Understanding consumption here can be interpreted as consuming anything, including consuming leisure. This also applies to every activity carried out by a person (Rozalinda, 2014: 99).

Marginal Utility (MU) is the addition of customer satisfaction resulting in an increase in the amount of goods / services consumed. For more detail, the illustrations below will present the marginal utility in question.

Table 1
Consumption Frequency, Total Utility, and Marginal

Consumption Frequency	Total Satisfaction Total Utility	Marginal Utility (MU)
1	10	-
2	18	8
3	24	6
4	28	4
5	30	2
6	32	2
7	32	0
8	30	2

The table above shows that the value of marginal utility decreases. This decrease can be felt intuitively, if someone consumes goods continuously, then the additional value of satisfaction obtained decreases. This happens because of the emergence of the problem of boredom onward, if it continues it will become a boredom that causes the person concerned not to feel happy in consuming the good but rather feeling displeased. This is addressed with a negative marginal utility value. Before reaching a negative value, the marginal utility value reaches saturation first, which is indicated by the zero value of the variable. At the time of reaching this saturation, the total utility reaches its maximum value.

The law of decreasing marginal utility does not always apply to *mashlahah*. *Mashlahah* in consumption is not entirely felt directly, especially the hereafter or blessings. As for the world *mashlahah*, the benefits can already be felt after consumption. In the case of blessings, with the increasing frequency of activities, there will be no decrease in blessings because the reward given for *mahdhah* worship including almsgiving that will never decreases. Whereas the world *mashlahah* or self-consumption will increase with the increasing frequency of activity, but at a certain level it will decrease. This is because the level of human needs in the world is limited so that when consumption is done excessively; there will be a decline in the earthly *mashlahah* (FORDEBI, 2016: 331).

Mashlahah marginal (MM) is a change *mashlahah*, either in the form of benefits or blessings, as a result of changing the amount of goods consumed. In this case *mahdhah* worship, if the reward promised by Allah SWT is constant, then the perpetrator will not get worldly benefit, but only hope that there is a reward.

Table 2
***Mashlahah* from Alms worship**

Consumption Frequency	Reward	<i>Mashlahah</i>	Marginal <i>Mashlahah</i>
1	10	10	10
2	10	20	10
3	10	30	10
4	10	40	10
5	10	50	10
6	10	60	10
7	10	70	10
8	10	80	10

Source: Pusat Pengkajian dan Pengembangan Ekonomi Islam (P3EI)

The table above shows that the value of marginal *mashlahah* is constant. Based on the discussion in the utility section, it can be said that a consumer who spends his wealth to charity will not experience boredom in performing alms worship that is constant and does not experience decline as in the case of utilities (FORDEBI, 2016: 331).

Utility theory, when it is analyzed from *mashlahah* theory, satisfaction is not based on the amount of goods consumed but based on the good or bad of it to people and the environment. If consuming something brings an interpretation to people and their environment, that action must be abandoned. This is like the scope of *mashlahah* itself, which is wider than just the utility theory in conventional understanding.

In economic theory, everyone will try to maximize the satisfaction of the goods they consume. According to the use of value theory, to realize the principle of maximizing consumer satisfaction that has limited income, it is carried out by an approach through the indifference curve (IC) and the expenditure budget line (budget line). In economic theory, everyone will try to maximize the satisfaction of the goods they consume. According to the use value theory, to realize the principle of maximizing customer satisfaction that has limited income, it is done by approaching the same satisfaction curve, and expenditure budget line.

Indifference Curve

Indifference Curve (IC) is a curve that describes a combination of two items that will give the same satisfaction. To explain this curve can be illustrated as follows: a person consumes food and clothing. Illustrated with six combinations of food and clothing that will

give equal satisfaction to a Moslem. If he chooses combination A, he gets 20 meals and 1 cloth. Satisfaction obtained is not different if he consume the combination B, which is 16 food and 2 clothes (Rozalinda, 2014: 101).

Budget Line

In fact, consumers cannot get all the items they want, because they are limited by the budget they have. The problem facing the consumer is how he should spend the existing income so that with his opinion he can create maximum satisfaction. For this reason, it is necessary to have a budget line analysis that shows various combinations of goods that can be purchased based on the budget set. For example, a person spends 90 thousand to buy clothes and food, for example the price of food is 6 thousand and clothes 9 thousand for a unit, if the consumer buys 15 units of food he must pay 90 thousand so he can not buy any clothes. To determine which combination is best, he has to calculate how much is derived from the combination to maximize total spending benefits (Rozalinda, 2014: 101).

This budget line theory when associated with the theory of Islamic consumption, it shows that a person in the activity of consumption does not only take into account the amount of goods obtained from the budget owned, but also take into account the scale of priority and *mashlahah* side of the various goods to be purchased. The priority scale emphasized in this consumption should refer to the *mashlahah* level of human life that includes:

1. *Kemashlahahan dharuri* (basic needs) namely religion, soul, mind, descent, property
2. *Kemaslahatan hajjiyi* (secondary needs).
3. *Kemashlahatan tahsini* (tertiary needs).

In fulfilling these three necessities of life, aspects of basic needs must take precedence over aspects of *hajjiyi* and *tahsini*. In addition, the consumption behavior of a Moslem is required to be simple not to be excessive and not extravagant, adjusting needs and desires with the existing budget, in AL-A'raaf [7]: 31 Al-A'raaf Allah affirms: "Eat and drink you and do not overdo it, in fact God does not like people who are exaggurated." "So a budget line can be called a budget limit, which is the ability of consumers to buy an item with the ability to have income".

Conclusion

The concept of *maslahah* underlies all economic activities in society, including production, consumption and distribution. In each of these economic activities including Moslem consumption behavior, it is limited by the existence of *mashlahah*. *Mashlahah* is all

kindness and benefit, in the form of spiritual material, world dimension and hereafter, aiming for individual and collective goodness. To reach the *mashlahah*, a Moslem must pay attention to sharia compliance rules / ethics in his consumption behavior such as consuming halal food, balancing physical body, not being *israf* and *tabzir*, and prioritizing *dharury* things.

Suggestion

Not all goods/ services providing satisfaction/ utility contains *mashlahah* in it, so not all goods/ services are able and feasible to be consumed by Moslems. As every Moslem should pay attention to the value of *mashlahah* in his/her consumption behavior, such as being able to sort out the needs and desire, prioritizing the need that is *dharuri*, balancing between physical and spiritual needs, consuming goods with *mustawa kifayah*, not being *israf* and *tabbzir* and paying attention to every halal goods and services consumed.

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