

## **QURTHUBI'S VIEW: CONSUMPTION BEHAVIOUR IN SURAH AL-A'RAF VERSE 31**

### ***PANDANGAN QURTHUBI: PERILAKU KONSUMSI DALAM SURAH AL-A'RAF AYAT 31***

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#### ***Abstract***

*Consumption activity in Islamic teachings is one of human economic activities that aims to increase worship and faith in Allah SWT in order to get peace, victory and prosperity in the hereafter (falah), either by spending money or income for his own needs or for good deeds for others. In the view of conventional economics, consumption activities are closely related to maximizing satisfaction (utility). In this study, the data used is qualitative data with the data source used in the book of Tafsir Al-Qurthubi. Consumption behavior in Qurthubi's view is that consumption is limited to meeting needs not desires, the purpose of consumption is to maximize benefits not just satisfaction, eating and drinking that is lawful and good, should not be excessive in consumption but is more recommended to be proportionate according to each individual's needs. as a form of health care.*

**Keywords:** *israf; Islamic consumption; consumption behavior; qurthubi*

#### ***Abstrak***

*Kegiatan konsumsi dalam ajaran Islam ialah salah satu kegiatan ekonomi manusia dengan maksud meningkatkan kegiatan ibadah dan keimanan kepada Allah SWT untuk meraih kedamaian, kemenangan dan kesejahteraan akhirat (falah), baik dengan membelanjakan uang untuk kepentingan pribadi ataupun untuk amal saleh bagi sesama. Dalam pandangan ekonomi konvensional, kegiatan konsumsi berkaitan erat dengan memaksimalkan kepuasan (utility).*

*Pada penelitian ini, data yang digunakan ialah data kualitatif dengan sumber data yang digunakan ialah kitab Tafsir Al-Qurthubi. Perilaku konsumsi dalam pandangan Qurthubi adalah dalam mengkonsumsi sebatas memenuhi kebutuhan bukan keinginan, tujuan konsumsi adalah untuk memaksimalkan manfaat bukan kepuasan semata, makan dan minum yang halal lagi baik, tidak boleh berlebih-lebihan dalam mengkonsumsi namun lebih dianjurkan untuk proporsional sesuai dengan kebutuhan masing-masing sebagai bentuk menjaga kesehatan.*

**Kata Kunci:** israf; konsumsi Islam; perilaku konsumsi; qurthubi

## **A. INTRODUCTION**

Islam is a “syauumul” religion with the meaning of covering all aspects of human life in fulfilling their daily needs (Furqon, 2018). Since the beginning of the revelation of the Qur'an, it has been programmed as a holy book to serve as a guide not only for the people at the time and time of its revelation, but for the entire community until the end of time. As a holy book until the end of time, of course it can be in accordance with the times with the various communities it goes through. In the Koran not only guides humans in performing worship, but there are other aspects of daily life such as politics, economics and socio-culture. There are three urgent aspects of economic theory, namely consumption, production and distribution. Consumption activities in Islam are built on religious grounds (tawhid, faith, justice, prophethood and caliphate) (Kambali, M, 2018).

Consumption activity in Islamic teachings is one of human economic activities with the aim of increasing worship and faith in Allah Swt. to achieve peace, victory and prosperity in the last days, either by spending money for personal needs or for the purpose of good deeds (Lutfi, 2019). In the view of conventional economics, consumption activities are closely related to maximizing utility (satisfaction). Sir John R Hicks explained about consumption by using the utility concept satisfaction parameter (satisfaction) on the curve of the same level of satisfaction (indifference). Hicks explained that every individual tries to fulfill their life needs from maximum consumption activities at the level of satisfaction, where the budget constraint is the level of income (Liling, 2019).

Consumption behavior in the Koran is discussed in al-Israf language which means exceeding the limit in using wealth. Do not get bored and repeatedly the Koran carries the theme of al-Israf in serious discussion. One of them is in Surah Al-'Araf verse 31. In this verse humans are ordered to wear beautiful clothes when entering the

mosque, eat and drink not excessive because Allah hates people who are excessive. Several commentators give meaning to this verse. As in Ibn Kathir's Tafsir where Allah hates people who exceed the limit, both in lawful and unlawful matters or justifies the unlawful and forbids the lawful. For Allah has made lawful what is lawful and forbidden what is unlawful, so justice has been commanded by Allah. This interpretation is a rebuttal to people who are excessive so that goods that have clearly done halal are made haram and vice versa.

Furthermore, in the interpretation of al-Misbah it is explained that the command to eat and drink that is not excessive is an order that must be adjusted to the circumstances of each person. The size of a person's sufficient is not the same from one to another, what is considered sufficient for one person may be considered insufficient for another. From the above, it can be said that the passage of the verse provides teaching on balanced eating and drinking behavior.

Then in Al-Maroghi's interpretation, the verse of humans wears clothes when going to the mosque and when worshiping, and eating and drinking is not excessive because Allah hates exaggeration, especially eating and drinking activities. Many humans have forgotten their nature, so they are crazy about luxury and wealth that can torture themselves in the end. For Jalalain's interpretation, it is almost the same as interpreting this verse with other mufasssir where eating, drinking and dressing as a commandment on the grounds that humans need and need to eat and drink as well as dress, but Allah forbids transgressing and being arrogant. In the interpretation of Al-Qurtubi, in it Qurtubi explains the meaning of exaggeration which is intended to eat and drink because this can cause a heavy stomach as well as lazy worship. If a person eats beyond a reasonable limit, it can make him not perform his obligations. In addition, al-Qurthubi explained that lafazh wala tusrifuu is not to eat unlawful food and do not be excessive in forbidding something that is not forbidden by Allah Swt.

This shows the different interpretations of exaggeration from commentators such as Ibn Kathir and Al Munir interpreting exaggeration is what brings harm in terms of eating and drinking, whether it is halal or haram (food and drink), while the interpretation of al-Misbah interprets excessive by the difference between each condition and the needs of each person, meaning that a person has an excessive indicator that is not the same. Similar to the interpretation of al-Qurtubi which limits

excessively to things that are haram in consuming food and drink. So it will be interesting to see how the actual concept of consumption in Islam is according to the interpretation of Al-Qurtubi in QS. Al-'Araf verse 31? What exactly does Al-Qurtubi want to explain through this commentary and does Al-Qurtubi have indicators of excessive consumption? And what are the implications of this interpretation of Al-Qurtubi regarding consumption behavior?

## **B. LITERATURE REVIEW**

### **Definition of Consumption**

Consumption comes from English, namely to consume, which means to use, to spend. The definition of consumption in the Big Indonesian Dictionary is the use of manufactured goods. In short, consumption in economics is defined as the use of goods to meet demand directly (Syahrial, 2017). Consumption is also defined as the use of goods/services for human needs (the use of goods and services in the satisfaction of human wants) (Rosyida & Nadhira, 2019). According to Samuelson, consumption is an activity to spend or use the use value of goods/services, including durable goods and non-durable goods (Syukri & Rahmatia, 2020).

Consumption is an activity using goods/services for the necessities of life to be fulfilled (Maharani & Hidayat, 2020). The goods needed to meet these needs depend on the income received. Goods produced by producers are not only classified as luxury goods, but can also be divided into goods to fulfill basic needs as well as goods that are not classified for basic needs (Soeharno, 2007). Consumption activities are aimed directly at meeting the needs of life, not including consumption activities if the use of goods or services is outside that purpose.

### **Forms of Consumption Behavior**

According to Al Ghazali, there are three reasons for someone to carry out economic activities, namely: 1) to meet the needs of life, 2) to prosper the family, and 3) to help people in need. Ghazali realized not only the desire of people to accumulate wealth but also the need to prepare for the future. However, he cautions that if the spirit “must want more”, it leads to the pursuit of personal desires and reprehensible greed

(Karim, 2008). There are two important assumptions that economists commonly use about consumption, including:

1. Rationalist assumptions, namely consumers always try to use their limited income to get various goods/services which according to them can produce maximum satisfaction (Samsul, 2019).
2. The assumption of perfect knowledge or perfect knowledge, especially knowledge about consumer goods/services on the market, the price of each good/service, the amount of income received and tastes.

The consumption expenditure of a Muslim usually uses the term *infaq* in the Koran by hoping for the pleasure of Allah. The word interpretation is interpreted differently from one development of thought to another. *Infaq* is defined as expenses such as zakat, family income or sunnah alms, but others explain that *infaq* includes voluntary or obligatory expenditures. *Infaq* means that it consists of consumption (sustenance) for oneself or one's family, alms (subsistence) for the sake of struggling in the way of Allah and for the welfare of society.

Referring to Keynes' theory that household consumption is influenced by income level. The level of community income into income above the *nisab* and income below the *nisab* is a distribution of income according to Khan. The increase in income will definitely increase consumption, but the increase in consumption will be lower than the increase in income (Karim, 2008).

The opinion expressed by James Duesenberry said that consumption in society is determined in particular by the amount of the largest income that has ever been achieved. His opinion also said that if income decreases, consumers will not reduce their spending for consumption. So that in order to maintain this high level of consumption, they reduce the level of saving (Al-Fasiri, 2020). If income rises again, they will also increase their consumption, but the increase is not so much.

### **Factors Affecting Consumption Level**

There are several variables that influence the level of consumption in addition to income according to Suparmoko (1998), namely:

1. Wealth
2. Taste

3. Price level
4. Socio-economic factors
5. Capital gain or loss

In addition to the above factors, other sources explain that factors in determining the amount of consumption are disposable income, wealth and income this year only used in consumption (Samuelson, 1988).

### **C. METHODOLOGY**

This type of research uses library research data collection techniques because it focuses on library materials by tracing, studying and recording various literatures in accordance with academic standard topics of discussion. Nasution stated in his book that the results obtained from this qualitative research are grounded theory, which was first developed by Glaser and Strauss in 1960 in a qualitative research approach. The main purpose of grounded theory is to develop understanding, concepts and become a theory at the final stage (Setiawan and Anggito, 2018). The source of data according to Arikunto is getting the subject from the data to make it easier for researchers to identify data sources (Suharsimi, 2006). The data source used is the book of Tafsir Al-Qurtubi. This data is the main focus of the author in finding meaning about consumption behavior in his interpretation. Furthermore, the Qur'an and its translation are verses related to consumption as well as books and scientific writings related to research.

### **D. RESULT AND DISCUSSION**

#### **Consumption in Islam**

Consumption behavior is guided by two basic values, namely utilitarianism and rationalism in conventional economics (Tarigan, 2012). Islamic consumption cannot be separated from the role of faith. The role of faith is an important benchmark because faith tends to influence the human personality in providing a way of looking at this world, namely tastes, lifestyles, forms of behavior, ecology, resources, and attitudes with fellow human beings. Islamic consumption is always guided by Islamic teachings

and the achievement of Mashlahah which of course must be the goal of consumption activities (Rusdi, 2017).

In Islam, the consumption limit does not only apply to food and drink, but also relates to other commodities. The penchant for mere materialistic consumption behavior in modern times is not recognized in Islam (Tarigan, 2012). Quraish Shihab in Tafsir al-Misbah explained that there are two types of haram goods, namely haram because of the substance, such as blood, carrion and pork, and haram because other than the substance, for example food taken without the knowledge of the owner. Furthermore, the consumption limit in Islam is the prohibition of exaggeration (*israf*) or wasting wealth for nothing (*tabzir*) (Putra, Putri, & Amelia, 2019). This behavior is strictly prohibited in Islam even though the goods are halal that are spent. However, a person in Islam can still enjoy the gifts and gifts of life as long as it is natural (Mufih, 2006).

There are several principles of Islamic consumer behavior, including (Habibullah, 2017):

1. Sharia principles, which are related to sharia principles that must be fulfilled for consumption, including the principles of science, the principles of faith and the principles of amaliah. The principle of science is that every person when carrying out consumption activities must know the science and laws related to the goods to be consumed. Then the principle of aqidah is the essence of consumption as a means of obedience to worship which is a human belief as a caliph and creatures will be held accountable by Allah Swt. Furthermore, the principle of amaliah which is the result of creed as well as the knowledge that is understood about Islamic consumption.
2. The priority principle is to pay attention to the order of priority in order to avoid harm that will occur later.
3. The principle of quantity, which must be in line with the limit on the amount that has been explained by the principles of shari'a. Balance between income and expenditure which in terms of consumption activities must be in accordance with existing capabilities.
4. Social principles, namely seeing the surrounding social environment so as to create harmony in social life, including exemplary, not endangering others and for the benefit of the people.

5. Environmental rules, namely that consumption activities must be adjusted to the state of natural resources (carrying capacity) and their sustainability so as not to damage the surrounding environment.

#### Asbabun Nuzul QS Al-A'raf verse 31

﴿يَبْنَى آءَمَ ٱءْءُوا زَئِنْتَكُم عِنءَ ٱلِّ مَسْءِءٍ وَّٱلْءُوا وٱشْرَبُوا وٱلَّا تُسْرِءُوا ءَنَّهُ ءَلَّا يُٱْءَبُ الْمُسْرِءِينَ﴾

*"O son of Adam, wear your beautiful clothes every time you enter the mosque, eat and drink, and don't be extravagant. Indeed, Allah does not like those who are extravagant."*

The revelation of the verse was caused as a refutation of the behavior of the polytheists who deliberately performed tawaf naked in the Baitullah. As narrated by Imam Muslim, Ibn Jarir and an-Nasa'i. It was narrated by Imam Muslim from Ibn Abbas, in the time of ignorance, a woman who performed tawaf in the Ka'bah was naked where her genitals were covered with a piece of cloth. With tawaf he said, "Today half or all of it appears. What appears from my body, I do not allow." Then, the verse came down, *ٱءْءُوا زَئِنْتَكُم*.

In Sahih Muslim from Urwah, he said, "Arabs used to perform circumambulation around the Ka'bah naked except for al-Humus, namely the Quraysh and their descendants. Men give to men, women to women. Al-Humus did not leave Muzdalifah, while everyone else was standing at Arafah." In a narration other than Muslims, the Humus said, "We are the owners of the forbidden land, so it is not so that every Arab who is tawaf, except with our clothes, is not allowed to eat when entering our land, except from our food (Zuhaili, 2016) . Whoever does not have an Arab friend who is in Mecca who gives him clothes on loan, and who does not rent clothes, he is in between two things. It could be thawaf in a naked condition in the Baitullah, it could also be wearing clothes. After the tawaf was finished, he threw his clothes away and no one touched them and they threw them away (al-Laqqiy) (Zuhaili, 2016).

They were still in heresy, ignorance, and misguidance until Allah sent the Prophet Muhammad. Then Allah revealed the verse *ٱءْءُوا زَئِنْتَكُم*.. The



muezzin of Rasulullah SAW called, "Remember, do not perform tawaf naked in the Baitullah." Al-Kalbi said, "The ignorant people do not eat food, except staple food, do not eat fat during the time of Hajj. In that way, they glorify Hajj." The Muslims said, "O Messenger of Allah, we should have done that". Then Allah sent down the verse وَكُلُوا

وَأَشْرَبُوا وَلَا تُسْرِفُوا, eat meat and fat.

### The View of Qurtubi QS Al'Araf verse 31 Regarding Consumption

Qurtubi's view of Surah Al'Araf verse 31 is discussed into seven problems, where the first to third problems relate to the clothes of the Arabs during the Jahiliyyah era when they were in the Ka'bah to carry out Tawaf (around the Ka'bah) by not wearing clothes (in their clothes). naked). Then the fourth to seventh problems are related to the prohibition of overeating, how to eat well in terms of maintaining health as well as etiquette and ethics when eating, eating or when finished eating.

A detailed explanation of the seven problems in the Qur'an Surah al-'araf verse 31 according to Qurtubi's view can be explained, among others, as follows:

1. The word of Allah SWT, يٰبَنِي آدَمَ "O son of Adam" is a word that is intended for the whole world, even though the aim is the Arabs around the Kaaba naked. The nature of this verse is very general which is used for prayer in all mosques. Because the lesson in this verse is in its generality, not in the reason this verse was revealed. There are some scholars who do not confirm that the purpose of this verse is to surround the Kaaba (*thawaf*). Because Tawaf is not carried out other than in the Grand Mosque. What can be done in all mosques is prayer in general. This is the opinion of people who do not know the purpose of the Shari'a being revealed. Qurtubi's view says that the purpose of the prayer decoration is footwear, based on the history of Kurz bin Wabrah from Atha 'from Abu Hurairah, from the Messenger of Allah, he said, "Use decorations for prayer." Then someone asked, "What is the decoration of the prayer?" He replied, "Put on your shoes and pray."
2. This verse explains the necessity of covering the aurat. Some scholars explain that one of the obligations in performing prayers is to cover the aurat. Al Abhari's statement said it was a common obligation. Each person is obliged to cover his aurat

from the eyes of humans, whether during prayer or otherwise. As the Prophet Saw. said to Miswar bin Makhramah, "Come back to take your clothes and don't walk naked." Hadith narrated by Muslim and this is the correct opinion.

3. There are different opinions on the concept of seeing their own aurat. Asy-Shafi'i said "if the clothes do not fit (shrink), you should cover them with something so that the wet clothes show the nakedness. If he does not do that then he will see his own nakedness, so his prayer must be repeated." This is also explained by Ahmad. Meanwhile, Malik gave light on prayer by wearing clothes covered with cloth and not wearing trousers. This opinion is also shared by Abu Tsaur and Abu Hanifah. Furthermore, Salim also performs prayers with narrow clothes. Abu Umr said, "Everything has decoration, while the decoration for prayer is takbir and raising both hands." Umar said, "If Allah has given to the field then give freedom for you. Everyone should wear prayer clothes with and turban, sarong and shirt, trousers and turban, sarong and head covering, trousers and headgear, trousers and shirt, I think he said, underpants and turban, underpants and head covering , panties and shirts, (HR Al Bukhari and Ad-Daraquthni).

4. The word of Allah SWT **وَكُلُوا وَاشْرَبُوا وَلَا تُسْرِفُوا** "Eat and drink, and do not overdo it," the opinion of Ibn Abbas, this verse explains that Allah justifies eating and drinking as long as it is not excessive. Food and drinks that suit your needs are those that can relieve hunger and thirst. Things like this can maintain mental health and senses. Therefore, the Shari'a strictly prohibits overeating, because it can damage the body, turn off the soul and make worship lazy. For this reason, common sense refuses and the Shari'a forbids.

The scholars themselves have different opinions about overeating: the first is haram and the second is makruh. The words of Ibn al Arabi, "This opinion is authentic, because the measure of satiety from one period to another, one country to another and the size of each person's satisfaction with others is different." Some people say that eating less has many benefits. Among these benefits, a person will be healthier, have a better memory, clearer understanding, sleep less and have a lighter mind. Eating too much can be harmful to the stomach, intestines and stomach. In the end all of that will lead to many diseases.

In addition, people who eat a lot need more medicine than people who eat less. Some scholars of wisdom say, "The best medicine is knowing the amount of food." Rasulullah SAW himself has explained clearly the meaning of this and does not need a detailed explanation from the doctor. The Prophet Muhammad Saw. said which means "There is nothing worse for the child of Adam than giving him food that can straighten his ribs. If this cannot be done, then he must provide a third of his stomach for eating, a third for drinking, and a third for breathing."

Qurthubi's view of two ways to treat the sick, namely: treatment as well as health maintenance. When the two are united, it is as if we have released the sick person from their illness and are healthy as before. If you are not sick, the first thing to do is to take care of your health, because the drug has no benefit if your health is not taken care of. On the other hand, by maintaining good health even without taking medication again. This means that with good health, no medication is needed.

5. Muslim narration from Ibn Umar, he said "I heard the Prophet Muhammad Saw. say,

الكافر يأكل في سبعة أمعاء والمؤمن يأكل في معى واحد

*"The disbeliever eats with seven intestines, while the believer eats with one intestine."*

Al-Khatthabi said that the meaning of the words of the Prophet Muhammad is that a believer eats in one intestine is that the believer eats but is not full. Because then this can affect his soul and it is a good behavior and he wants to share the food with others. There is an opinion that the meaning of the words of the Prophet Muhammad, "Infidels eat with seven intestines" cannot be generalized because it limits the statement. Because there are people who do not believe that believers eat less. There are unbelievers who eat only in moderation. At one time the Prophet Muhammad saw the arrival of infidels to visit, some said he was Jahjah Al-Ghifari. Jahjah Al-Ghifari drank the milk of seven goats. Then he embraced Islam and drank one goat's milk but he was not satisfied. Furthermore, the Prophet said the hadith as if he was stating "This person is an infidel."

When the heart is illuminated by the light of monotheism, it will see the food with the vision of piety and obedience. The food he takes is only what is needed. But when the heart is dimmed because of disbelief, then he will eat food like a full animal and then burp.

The revelation of the intestines in the hadith above gives rise to different opinions, is it the true purpose of the intestine or not? There is an opinion that what is meant is the real intestine. The intestine has a name that is commonly known in the medical science community. There are also those who say it's just an allusion to what causes a person to eat, namely to need, to see, to smell, to get news about food, to taste, to have increased wealth and to touch. There is also an opinion that the meaning is to eat like a person who has seven Asus. A believer eats only a small amount of food just like a person who has only one intestine. The disbeliever is also a part of the food he eats like a believer. It's just that the disbelievers increase their food seven times. And the meaning of lafazh mi'a in that hadith is the stomach.

6. The Prophet SAW said that people who want to eat are advised to wash their hands before and after eating so that they are blessed. Also, try to eat when the food is not hot. Because if the food is still hot, it can damage the inside of the body. The Prophet Muhammad SAW said which means: "Eat cold food, because there is no blessing from hot food."

In Surah Al-Baqarah it is said that do not smell food because it is likened to an animal. If you have an appetite, eat it and if you don't have an appetite leave it. Chew a lot and eat small pieces so that the stomach is not in danger. Before eating say basmalah and after eating say hamdalah. Hamdalah that is read does not have to be hardened, unless everyone who eats has finished eating too. Because loud noises can make other people's appetites disappear. There are many etiquette and etiquette when eating. What is explained above is etiquette when eating.

7. The word of Allah Swt., "And do not be excessive", the meaning is excessive in eating and drinking. Because it can make the stomach heavy, people are lazy to worship His creator and it's hard to carry out sunnah practices. This happens because of excessive eating and drinking.

The history of Asad bin Musa from the hadith of Aun bin Abu Juhaifah from his father, he said, "I used to eat wheat and fat meat." After that I went to the Prophet Muhammad SAW then I burped involuntarily, then he said, "Abu Juhaifah stop your burping. Indeed, the majority of people who are full in this world are those who will feel hungry the longest on the Last Day." After that Abu Juhaifah never again ate until his stomach was full of food until death came to take him. The proof is that if he

eats in the morning then he does not eat at night, and if he eats at night then he will not eat in the morning.

From Qurtubi's point of view, this is the meaning of the words of the Prophet Muhammad, "The believer eats with one intestine only with the perfection of faith. Because, people who have perfect faith and a good understanding of Islam like Abu Juhaifah will think about the day of death and the day after. Fear of the Last Day will make him not want to follow his lust.

Some say that the Arabs of the time of ignorance during the pilgrimage did not want to eat fat. They only need a little food and tawaf without wearing shoes. Then they are told to wear your beautiful clothes when entering the mosque, eat and drink, and do not overdo it," meaning that you should not overdo it in what Allah has not forbidden you. This is in line with the research conducted by Sadzili (2005) which explains that the Al-Quran also teaches the attitude of *al-wastiyyah* (middle) in life which is synonymous with the word balance (*dalam al-tawāzun*). Ahmad Al-Syirbashi argues that the meaning of *al-tawassuth* is balanced and fair in its size, neither reducing nor adding to it, because both are beyond what is certain.

### **Consumption in the Modern Age**

In today's modern era, public consumption continues to grow in line with economic growth. Consumption, labor and capital simultaneously or partially have a significant influence on economic growth (Nurhada, 2013). This is also driven by various Government policies such as social assistance and incentives in the form of material and non-material so as to generate consumption. Of course, consumption in the modern era occurs with various production activities that are growing. In contrast to the time of the Prophet, where production activities were only carried out manually so that product yields were very limited. Meanwhile, in the modern era, various technologies produce sophisticated machines so that they can increase production which has implications for the high circulation of products in the market.

After production, trading activities become an important factor in sustainable consumption. In the time of the Prophet, trade was carried out only in traditional markets, whereas in the modern era, trade was carried out with various types of markets such as traditional markets, monopoly markets, monopolistic markets, perfect

competition and oligopoly markets. Modern economic activities that continue to develop greatly affect economic growth and income levels. Economic growth, interest rates and disposable income simultaneously have a significant effect on consumption (Nurhada, 2013).

The pattern of the modern economy that continues to develop will continue to affect consumption by country, province, city, group and individual. The growth of public consumption, in this case the aggregate expenditure of household consumption, contributes a sizeable portion to economic growth (Wicaksono, Nugroho, & Woroutami, 2020). For this reason, positively with an increase in consumption, it will have an effect on economic growth. Whereas in Islam, especially in QS. Al-Araf verse 31, it is very firm not to overdo it in consumption because Allah Swt. does not like it. This becomes very interesting, where there is a contradiction between the consumption perspective in Islam and the consumption perspective in the modern era. In the Islamic concept, there are five principles in consumption, namely justice, cleanliness, simplicity, generosity, and morality. So that consumption ethics according to the Qur'an must have a positive impact on our own lives but will also benefit others (Tarigan, 2019).

With a population growth rate in Indonesia of 0.98%, this population increase will certainly affect the necessities of life (consumption). Data on the population in Indonesia in 2019 was 266,911.9 thousand people, in 2020 it was 269,603.4 thousand people and as of June 2021, the total population of Indonesia was 272,229.3 thousand people. This development will certainly increase the consumption of modern society. Especially in this modern era, to get consumption can be done in an easier and more efficient way, namely through technology. The presence of technology that produces online trade, so that people's consumption patterns become more and more increased, both for the needs of dharuriyah, hajiyyah, and tahsiniyah.

Interestingly, the current motive for increasing consumption in modern society is strongly influenced by wants and needs. Where in conventional economics the goal is to seek satisfaction (utility) which is very subjective, while in Islamic economics the goal is *maslahah* or objective benefits (Tarigan, 2019). This online trade has a very significant impact on people's consumption behavior patterns. Indonesia's PDP which increases every year, the digital economy has increased the contribution of the digital

market to GDP (Prastyaningtyas, 2019). So that the domino effect of this trade can have a good influence on the level of producers, distributors to consumers.

## **E. CONCLUSION**

The concept of consumption in Islam according to the interpretation of Al-Qurtubi in Q.S Al-A'raaf verse 31 is explained in great detail. Al-Qurtubi explained about covering the genitals, eating and drinking and maintaining health as a form of endeavor not to overdo it. From the explanation of al-Qurtubi's interpretation above, we can see the implications for consumption behavior from an Islamic perspective, namely as follows:

1. Consuming is limited to meeting needs, not wants
2. The purpose of consumption is to maximize benefits, not satisfaction
3. Eat and drink halal and good
4. It should not be excessive in consumption, but it is more recommended to be proportional according to their respective needs as a form of maintaining health.

The development of the population that continues to increase every year will affect the pattern of consumption behavior. With this large population, it will produce a variety of products that are available in all markets. Along with the development of technology, people can easily obtain goods and services that will be consumed. This is supported by economic growth which directly increases people's income. So that with an increase in income, the consumption behavior pattern of the community becomes more thirsty for the needs of goods and services.

In the modern era, the needs that are hajjiyat and tahsiniyyat have shifted. In fulfilling self-actualization in this modern era, the primary needs of society become secondary and conversely secondary needs become primary. Modern society today prioritizes worldly interests over the hereafter. For example, people tend to take credit for the purchase of vehicles where in fact there are still more practical and efficient public transportation available.

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