

Consumerism Rationality Concept According To Maqasid Syariah

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Abstract

The consumerism theory emphasizes the consumer behaviour towards economic satisfaction aspect as well as the presumption that all consumers are rational when making decisions regarding expenditure. The rational in conventional economy is that consumers have the right to prioritise their individual and materialistic satisfaction based on their limited income, in which money is the main stimulus to consumerism. Moreover, this action is presumed to provide benefits to society and happiness to humankind. Rationality in the Islamic economic system differs with rationality in the capitalist economic system, in which materialistic satisfaction should be parallel with spiritual satisfaction. The question is whether it is appropriate to assume that Muslim consumers are rational according to the rationality concept in the capitalist economic system. Is the maqasid Syariah analysis related to the consumerism rationality concept? This working paper intended to identify and analyse the contemporary consumerism rationality concept based on maqasid Syariah. Data for this study were sourced from documents and analysed using the content analysis method. The findings showed that the consumerism rationality concept based on maqasid Syariah is divided into five components. The components were the consumption of basic needs (daruriyyah), additional needs (hajiyyah), comfort needs (tahsiniyyah), luxury items (kamaliyyah) and dangerous or deleterious items.

Keywords: Concept, Rationality, Consumerism, Maqasid Syariah

Introduction

Consumerism is the last level after the production and distribution levels (Fadhilah, et. al., 2016). All individuals in society are consumers in their lifetime without limitations set by religion, race, age, culture or status. In relation to the current transformation of society's modern lifestyle, there are various channels that offer a wide variety of products, goods and services in

the market. This indirectly has an effect on consumer spending tendency, which is difficult to control leading to various socio-economic problems (Anuar & Aizat, 2012:2; Fadhilah, et. al., 2016).

This shows the three main confirmations regarding the current economic crises. First, the issue of food wastage, as reported by Solid Waste Management Corporation (SWCORP), shows that on average Malaysians discard 17800 tons of food a day that could be consumed by 2.3 million people 3 times over (Lam, 2017). Second is the issue of bankruptcy. Statistics by the Department of Insolvency Malaysia (2017) shows that there were 101,958 bankruptcy cases recorded from 2012 to 2016. Third is the issue of a high household debt. According to the previous Deputy Minister of Finance Malaysia, Mr Chua Tee Yong, the total household debt stood at RM1.03 trillion as of December 2015, which comprised 80% provided by banking institutions and 20% by non-banking financial institutions (Department of Insolvency Malaysia, 2016). According to discussions on the three economic problems mentioned above, it was found that this situation had emerged due to consumer behavior, especially Muslim consumers who did not understand the philosophy, level and objective of consumerism from an Islamic perspective, which forced them to be inclined and easily trapped by a consumerism situation in a capitalist-liberal economic system.

Generally, consumerism in the conventional economic system emphasises on the consumer's attitude and behaviour towards economic satisfaction as well as the presumption that all consumers are rational when making decisions on spending (Syukri, 1993:38-39). Moreover, a consumer who spends his income on maximum materialistic satisfaction is something that is rational and very much encouraged (Norliza, 2011; Nurshuhaida & Zaiton 2012). This is because progress is measured by maximum material utility consumption, whereby the higher the rate of material utility consumption, the higher the level of progress achieved (Bontrup, 1998). Hence, this shows that consumerism in the conventional economic system focuses on only four aspects. First, the physical and materialistic aspects without relating it to moral and spiritual values. Second, no total self-development. Third, presumptions related to consumerism rational based on solely the mind and instincts (*nafsu*) and fourth, discussions on human needs not related to the relationship of *tauhid* (monotheism) to Allah SWT (Akram, 1995; Tamkin, 2008).

Therefore, is it proper to assume that Muslim consumers are rational according to the rationality concept in the conventional economic system? How is maqasid syariah analysed in relation to the consumerism rationality concept? Hence, this working paper is one the initiatives to identify and analyse the contemporary consumerism rationality concept based on maqasid syariah. It is also intended to offer a holistic solution to current consumerism issues from the grassroots level.

Methodology

The discussions in this working paper were more qualitative in nature and used data from secondary sources, which were analysed using the qualitative content analysis method. The secondary source here refers to previous studies and literature, such as thesis, journals, websites and literature related to the rationality, consumerism and maqasid syariah concepts. Besides

that, this paper also referred to the main sources of Islam such as the al-Qur'an and Hadith as well as related literature, such as the Hadith and Interpretation scriptures.

Literature Review

Generally, this discussion involved three main themes, as discussed below:

Conventional Consumerism Concept

Previous studies related to the conventional consumerism concept has been discussed at length from various aspects, either generally or in detail. For example, Maryam (1968) and Shariati (1979) explained that conventional economic philosophy had designed societal consumerism activities by separating religion as their guide to life. The modernism (rejecting the existence of afterlife) and humanism (the concept that glorifies the capability and wisdom of humankind) aspects are the fundamentals of their success in consumerism and collection of wealth.

The conventional consumerism concept was developed by Marshall (1980) and Weber (1958) by introducing the rationality and utility concepts as fundamentals of economic development, including consumerism activities. This had created a new capitalist economic system in Europe around the 17th to the 19th century (Kahf, 1992a). Moreover, the socialist economic system was also created and developed when the capitalist economic system could not fully explain the economic phenomenon in the actual world (Weber, 1958; Kahf 1992b). A. Pollak (1969) as well as Edward and Donnea (1977) supported the view that the rationality concept and utility function depends on individual and household consumption, technology and taste that influences current consumerism.

According to previous discussions, it was found that the conventional consumerism concept was more inclined towards the physical and materialistic aspects without relating it to spiritual and moral values. Hence, it is not proper to apply this concept to Muslim consumers. Rather, Islam acts as a guide and set of principles for society in all dimensions of life. Therefore, this discussion on the rationality consumerism concept was carried out to fill the study gap.

The Islamic Consumerism Concept

There are some writers who have specifically discussed the Islamic Consumerism Concept. Some studies have adduced the consumerism concept in Islamic economics by presuming that consumers are rational when they spend their income for maximising material satisfaction as parallel to spiritual satisfaction (Basri, Aziz & Sayuti, 2011, Nurshuhaida & Zaiton, 2012 and Fadhilah, Shahnaz, Murni & Ghafar, 2016). Material utility would satisfy them on this earth, whereas spiritual utility would satisfy them in the afterlife. Hence, income is used not only to fulfil material utility but also spiritual utility.

A critical discussion by Omar (1990) related to the rationality concept stated that the consumer's rational should not be separated from religion. Moreover, religious belief is strongly related to efforts to determine an individual or consumer's attitude and behavior. This differs from Mannan (1993), who explained that rationality in Islamic economics always emphasizes on the benefit and

welfare aspects. The consumer should place priority in fulfilling needs and wants based on the income obtained. Benefits are applied to all types of maqasid Syariah with the aim to safeguard religion, lives, the mind, offspring and property. According to previous studies related to the Islamic consumerism concept there is a gap that needs to be filled and studied, which is namely the consumerism rationality concept that focuses on aspects such as philosophy, principles, objectives and the level of consumption modelled according to maqasid syariah

The Maqasid Syariah Concept

Maqasid Syariah comprises two main keywords, namely maqasid and syariah. The first key word is maqasid, which refers to 'meaning' or 'intention'. Besides that, maqasid also means 'direction', 'belief', 'source', 'fairness' and 'moderation' (al-FayruzAbadi, 1997: 449; Zaharuddin, 2014). The second keyword is Syariah, which refers to 'explaining' or 'showing the way' (Ibn Manzur, 1993). In supporting IbnManzur (1993), Ruzian (2003) had defined Syariah as law stipulated by Allah SWT for HIS subjects so that they obey all laws and regulations. Therefore, when combining maqasid and Syariah, the word maqasid Syariah is formed. There are various definitions of the word maqasid Syariah adduced by the ulama. Al-Raysuni (1996) stated that maqasid syariah was the objective determined by syarak to provide good-will to HIS subjects. Al-Qaradawi (2000a) stated that maqasid syariah refers to the aim of religiously legalising a judgement that would enable humankind to obtain good-will and reject adversity. Hence, this working paper had adopted the definition by al-Raysuni (1996:19) because the meaning was clear, whereby the intention determined by syarak is realised by humankind in order to achieve the blessings of Allah SWT.

In a more detail manner, al-Syatibi (d.u:17), Mannan (1980), al-Ghazali (1996:139) and Azhar (1992:60) had divided maqasid syariah into three levels of needs according to importance, namely basic (*daruriyyah*), normal (*hajiyyah*), and comfort (*tahsiniyyah*) needs. Rahman (1975) had divided maqasid syariah into four levels of needs, namely basic, skill, comfort and luxury needs. In agreement with Rahman (1975), Syukri (2003:76) also divided it into four levels, such as fulfilment of needs, life, luxury as well as decoration and beauty.

However, Sadeq (1983) had detailed maqasid syariah into five levels of need, such as basic, normal, comfort, luxury as well as dangerous and deleterious goods, whereas Kastin and Sanep (2005) had also added another level, which was need for skills. Therefore, this working paper had used the levels of maqasid syariah as detailed by Sadeq (1983).

Analysis of the Findings and Discussions

Based on earlier discussions, the consumerism rationality concept based on maqasid syariah can be divided into five parts or components.

Consumption of Basic Needs (*Daruriyyah*)

Muslim consumers clearly understand that Allah SWT allows humankind to fulfil their wants and wishes as long as it adheres to the guidelines stipulated by syarak when implementing consumerism activities. However, it is appropriate for a Muslim consumer to fulfil the demands of self-limitation based on the needs and priority of something compared to the satisfaction obtained from that something (Sarimah, 2006).

In Islamic or conventional economics, humankind's basic needs comprise food, a home, clothing and good health. Ibn al-Hasan divided basic needs into three levels of importance, namely food (al-Mu'minun, 23:21), clothing (al-'Araf 7:26) and a home (al-'Araf 7:74) (Shawqi, 1984). Thus, without food, humankind would starve, without a home humankind would freeze and without good health humankind would be prone to sickness (Zuhairi, 2012). Failure to obtain basic needs causes an individual or society to face poverty.

According to al-Syatibi (1996) and al-Ghazali (1993), without basic needs humankind would be unable to carry on with life and achieve happiness at the individual, family and societal levels. The needs refer to five basic elements that make up a person's needs in life, which are *maslahah al-din* (preservation of religion), *maslahah al-nafs* (preservation of life), *maslahah al-'aql* (preservation of mind), *maslahah al-nasl* (preservation of offspring) and *maslahah al-mal* (preservation of property) (Khan, 1995). For example, the main consumption of basic needs are spending and using income to buy clothing to preserve religion and dignity or offspring (al-'Araf, 7:26), buy food to preserve life (al-Baqarah, 2:35), provide living quarters for the preservation of life and property, providing and paying for education to preserve the mind and provide medication to preserve life and the mind. All the *kulliyat al-khams* or *daruriyyah al-khams* are important public interests and should be fulfilled to avoid hardship to humankind in this world and the after-world.

Consumption of Extra Needs or Skills (*Hajiyyah*)

Extra needs or *hajiyyah* needs refer to expenditure or use of money for obtaining something that facilitates or aids, in addition to the five basic needs mentioned earlier. The aim is to facilitate matters in a better and organised manner as well as provide comforts of life ('Abdal-Karim, 2000). The non-fulfillment of these extra needs does not jeopardise life; however, it could lead to hardship and difficulties in life. Expenditure on these extra needs is usually only implemented when basic needs have been fulfilled. Among the examples are when it is permitted to go into debt to buy vehicles to facilitate life and fulfil needs according to one's affordability, to own comfortable homes, beautiful cloths and consume delicious food (Fakhri, Zamzuri & Zaini, 2008) in order to bring happiness to the family as well as enhance working skills.

Besides that, Islam permits humankind to enjoy the comforts of life and it is the natural instinct of humankind to do so. In addition, there is nothing wrong in adorning life with various adornments according to one's capability and also syariat Allah SWT (Al-'Araf 7:32). However, Muslims are not encouraged to go overboard resulting in wastage because this would lead to the dissipation of Islamic moral values (Al-Furqan, 25:67).

According to previous discussions on extra needs (*hajiyyah*), it could be concluded that *hajiyyah* compliments *daruriyyah* because without it humankind would face hardship and difficulties. Moreover, *hajiyyah* is relevant to human instinct when it comes to nurturing and safeguarding human well-being and happiness as well as a kind of connection (*wasilah*) aimed at getting closer to and obtaining the blessings of Allah SWT (Al-Bayati, 1994).

Consumption of Comfort Needs (*Tahsiniyyah*)

The need for comfort or *tahsiniyyah* needs refers to a supplementary element that is an additional enrichment to life. The aim is to seek comfort and provide a sense of fulfilment in life.

Expenditure and using income to fulfil comfort needs makes human life more meaningful; however, its absence would not be an inconvenience or cause hardship to the everyday lives of humankind. For example, an individual is allowed to go into debt with the intention of owning another car if there is a need and the affordability as well as to purchase a suitable house, home decoration, furniture and jewellery.

Islam allows humankind to enjoy the comforts accordingly. Moreover, the natural desire of humankind in wanting beauty and elegance as well as fine things reflects the features of calmness and happiness permitted in Islam (al-A'raf, 7:32). However, these wants should not transgress the limits of syarak (al-'Araf 7:31; al-Nahl 16:8) (al-Syatibi, 1997).

Consumption of Luxury Items

Consumption of luxury items refers to consumption of items or goods that are not needed for comfort. This kind of consumption is encouraged by factors such as a modern lifestyle, prestige as well as a boastful and bragging attitude that far exceeds the boundaries of need. Among the examples are one who goes into debt just to purchase an expensive dream car worth millions of ringgit, purchasing home décor made of gold and silver, buying a big expensive house based on natural inclinations (*nafsu*) etc. Usually, consumption of luxuries is only practiced by the well-to-do and those in the high-income bracket, while those in the medium and low-income bracket have to make loans or service high debts. This indirectly has a negative effect on the individual or society by enculturing an indebtedness attitude, which would then lead to bankruptcy.

Hence, going into debt to obtain luxury goods is prohibited by Islam because it could sow an extravagant and stingy attitude (Al-Furqan, 25:67) in others besides being insincere (*riyak*), arrogant (*takabur*) and jeopardise general well-being (Adnan, 2008). Al-Banna (al-Qaradawi, 1997) explained that consumption of luxuries is permitted if the intent of syarak is always safeguarded and it leads a person nearer to Allah SWT. However, Islam does not encourage consumption of luxuries because it entices natural inclinations (*nafsu*) towards vice.

Consumption of Dangerous or Deleterious Items/Goods

Consumption of dangerous goods refers to obtaining goods that could be deleterious, either to the individual, family, society or the nation. Consumption to fulfil the need for this type of goods is forbidden. For example, going into debt to open a vice den or night club. This is forbidden in Islam because all types of relationships formed on the basis of prostitution or the mixing of unmarried males and females are not permitted. Islam safeguards the dignity of Muslims from harm and repression (al-Isra', 17:32). Besides that, it is forbidden to open businesses dealing in alcohol, gaming, drugs etc. that are intoxicating and makes one lose one's senses and morality, as this would lead to crime, vandalism and social problems.

Conclusion

Based on all the discussions in this study, it was found that the consumerism rationality concept according to maqasid syariah can be divided into five parts, namely consumption to satisfy needs such as basic needs (*daruriyyah*), extra needs (*hajiyyah*), comfort needs (*tahsiniyyah*), need for luxury goods (*kamaliyyah*) and needs for dangerous or deleterious goods.

An analysis of the consumerism rationality concept based on maqasid Syariah is able to drive Muslim consumers, especially abstaining from practicing conventional consumerism dominated by the capitalist-liberal system. At the same time, it can help society to manage their finances well, such as spending according to priorities and capabilities as well as avoiding attitudes related to wastage, frugality and spending on non-beneficial goods. This practice would create financial stability and harmony in the life of an individual, family, society or nation.

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